

# **ISLÂHUL- MUÂMALÂT (CORRECTION OF MONETARY DEALINGS)**

1

**Important aspects regarding  
financial matters**

INTRODUCTION .....	3
PREFACE .....	5
CHAPTER 1: IMPORTANCE OF CORRECT BUSINESS DEALINGS...7	
CHAPTER 2: IMPORTANCE OF SEEKING KNOWLEDGE.....9	
CHAPTER 3: VALUE OF WEALTH.....11	
CHAPTER 4: VIRTUES OF EARNING.....17	
CHAPTER 5: HARMS OF HARÂM EARNINGS.....21	
CHAPTER 6: BENEFITS OF HALÂL EARNINGS.....24	
CHAPTER 7: LEVELS OF TAQWÂ .....26	
CHAPTER 8: IMPERMISSIBLE WEALTH AND ITS FORMS .....38	
CHAPTER 9: ABSTINENCE FROM DOUBTFUL THINGS .....41	
CHAPTER 10: QUALITIES OF A MUSLIM TRADESMAN .....44	
CHAPTER 11: DEBTS .....49	
CHAPTER 12: STRIVING TO REPAY DEBTS .....52	
GRANTING OF LOANS .....53	
CHAPTER 13: INTEREST .....55	
CHAPTER 14: INHERITANCE.....61	
CHAPTER 15: INCORRECT PRACTICES .....63	
CHAPTER 16: PERTINENT ADVICE OF NABÎ γ .....72	
CHAPTER 17: BARAKAH (BLESSINGS IN BUSINESS).....73	
CHAPTER 18: EMPLOYMENT .....76	
CHAPTER 19: SHOPPING CENTRES .....79	
CHAPTER 20: UTILIZING WEALTH.....83	
CHAPTER 21: GIFTS.....84	
CHAPTER 22: ISLAMIC SYSTEM OF ECONOMICS .....87	
CONCLUSION – THE REALITY OF LIFE.....90	

# INTRODUCTION

## ENTER INTO ISLAM FULLY

by Hadrat Maulana Abdul Hamid Saheb (dâmat barakatuhu)

Allâh ﷻ commands us in the Qurân Sharîf to enter into Islam completely - Udkhulu fis silmi kaaffah - so it is absolutely essential to bring the whole of Dîn into us. We enter into Islam by birth or by reverting, but now it is imperative that we make a conscious and constrained effort to bring the whole of Dîn into us. Some of us are satisfied that we are good Muslims, though we are only making the 2 Eid namaazs or Jumuah namaaz or 1 or a few namaazis a day! What to say of that person who makes tahajjud, etc. as well?! He is regarded as a great wali and saint! Whereas he only has a tiny portion of Dîn in him.

Dîn is correct aqaaid (beliefs), Aamaal (religious practices), Mu'aamalaat (correct financial dealings), Mu'aasharat (correct social etiquettes), and Akhlâaq, correct character. We will suffice on that for now, though that too, is not yet complete Dîn.

An elephant was taken on a road show in an Arab land, where elephants are now found. Everyone was curious to see an elephant 1st hand. There was a blackout, a power failure. So everyone had to contend with touching and thereby gauging what an elephant looks like. Whoever touched which part of the elephant described it accordingly, which of course was

not a true picture of the elephant. Similarly which ever part of Islam we have got, to us that is the complete picture of Islam! It is very important that we make a proper effort to gain the whole of Islam. It must not happen that when we return to Allâh ﷻ we only return with a tiny portion of Islam and perhaps that too without any reality and essence, but just a superficial face of Islam?!

Our financial matters and transactions must also be as taught by Islam. There is a great deficiency in this area, so much so, that many of us are not even conscious that Islam governs this aspect of our lives as well and that we should comply to the laws of Islam in this regard too.

May Allâh ﷻ make the reality of Islam enter fully in our lives and make this book a wakeup call for us. Âmîn.

## PREFACE

### ENTER INTO ISLÂM FULLY

يَا أَيُّهَا الَّذِينَ آمَنُوا ادْخُلُوا فِي السِّلْمِ كَافَّةً وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

Allâh Ψ states, *“O believers! Enter into Islâm completely and do not follow the footsteps of Satan, surely he is your open enemy.”*(Baqarah verse 208)

This verse commands us to enter into complete Islam. This means that we should accept every law, and adopt it practically. By adopting any other path, we will be following in the path of Shaytan. Islâm refers to a complete system of life which has been mentioned in the Qurân and sunnah. This includes *aqâid* (beliefs), *ibâdât* (formal acts of worship), *muâmalât* (monetary dealings), *muâsharât* (social etiquettes), and *akhlaq* (character). Hence, enter into this complete framework of Islâm.

Bearing this in mind, my respected ustâdh and sheikh, Hadrat Moulanâ Abdul Hamîd Ishâq Saheb (adâmAllâhu fuyudhahu) requested this servant to prepare some booklets which could be read in the khanqah daily in Ramadhân, so that these basic points could be taught to those who are unaware, and it could be a reminder for those who are aware. This booklet is the third in this series. Books referred to in preparing this booklet are:

- 1.) Targhîb wat Tarhîb by Allâmah Mundhirî
- 2.) Fazaile Tijârat by Hadrat Sheikul Hadîth, Moulana Muhammad Zakariyya

- 3.) Behishti Zewar by Moulana Ashraf Alî Thânwî
- 4.) Shamâile Kubrâ by Moulana Muhammad Irshâd Qasimî
- 5.) How will traders go to Paradise by the above author
- 6.) The position of interest in the light of the Qurân and hadîth by Muftî Abdullâh Walî Kaawî
- 7.) Arbaîn by Imâm Ghazalî
- 8.) The honest trader by Moulana RafiqVallî

We make duâ that Allâh Ψ accepts this booklet through His mercy and makes it a means of benefit for myself and the ummah at large. Âmîn.

Note: In this little booklet we have discussed some of the relevant or current masâ'il that apply to the businessmen of our era. Many of these Masâ'il are in accordance with the verdicts issued from the Madrasah Darul Ifta. It is possible that other Darul Iftas in the country may be holding different views in certain masâ'il. However, if there is a view of permissibility and impermissibility then we should always act on the more cautious view by exercising abstention. Also, these masâ'il do not cover all aspects of business today, therefore business people should refer to the Muftis for detailed masâ'il regarding their business practices.

## CHAPTER 1: IMPORTANCE OF CORRECT BUSINESS DEALINGS

Correct business dealings is a major portion of Islâm, and unfortunately most people are completely indifferent to it. On the Day of Judgement, a person will not be able to move until reckoning of five things have been taken. Amongst the five things mentioned in the *hadîth*, two questions pertain to income and expenditure. One will be asked, "How did you earn your living and how did you spend your income?" (Tirmidhî)

Jâbir η narrates that Nabî γ said, "Adopt halâl and give up harâm." (Ibn Majah)

---

7 Abû Hurayrah η narrates that Nabî γ said, "Such a time will come when people will not care whether they earn through halâl or harâm means." (Bukhârî)

Ibn Umar η reports that Rasulullâh γ said, "The world is sweet and fertile. Whoever earns thereof by halâl means and spends there-from in righteousness shall be rewarded and Allâh Ψ will grant him entrance into Jannah. Whoever has earned in ways other than halâl means and spends thereof in evil paths, will enter into the abode of disgrace. Many are the ones who, to satisfy their base desires will engage in harâm earnings, and for them on the Day of Judgement, will Hell-Fire await!" (Bayhaqî)

Yahyâ ibn Muadh ρ said, "Obedience is one of the treasures of Allâh Ψ. Its keys are duâ, and the teeth of the keys are morsels of halâl."

Ibrahim Ibn Adham ρ said, "Whoever attained any lofty stage, it was due to his knowing what entered his stomach."

Wahab Ibn Wird ρ said, "If anyone of you has to stand until he becomes like this pillar, Allâh Ψ will not accept it from him until he knows what entered his stomach."

It has been said, "Whoever eats doubtful food for forty days, his heart becomes completely darkened."

Yusuf ibn Asbât ρ said, "When a young man becomes a righteous worshipper of Allâh Ψ, Shaytân says to his assistants, "Find out his source of food." When they find that his food comes from harâm sources, Shaytân says to them, "Leave him alone to tire himself out in ibâdah, and waste not your energy on him. Do not worry about him, because while he consumes harâm, this ibâdah of his will not benefit him in the least."

Rasulullâh γ said, "On the Day of Judgement, such people will be brought forth with whom shall be righteous deeds the size of the mountain of Tihâmah. But when they shall be called to account, Allâh Ψ will destroy all those deeds. Thereafter, they will be cast into Jahannum. The sahâbah φ enquired, "O Rasulullâh, why will it be so?" He γ replied, "These people performed salâh, they fasted in Ramadhân, discharged zakât and performed Hajj. But on the other hand, if any harâm



earnings came to hand, they accepted it without reservations. For this reason, Allâh ﷻ has destroyed all their good deeds.” (Ibn Mâjah)

There are halâl as well as harâm means of earning. Allâh ﷻ created both avenues to test His servants. However, whatever one is destined to receive, he will receive. He now has the option to adopt whichever means he wants. Rasulullâh ﷺ said, “No person can pass away until he has not utilized the sustenance set out for him.” (Ibn Mâjah)

## **CHAPTER 2: IMPORTANCE OF SEEKING KNOWLEDGE**

9  
Allâh ﷻ states, “And do not follow that about which you have no knowledge.” Whenever any of the sahâbah ؓ wanted to do any kind of work, Rasulullâh ﷺ used to teach him the rules and regulations pertaining to that specific work.

Imam Ghazâli ؒ has written, “It is compulsory upon every Muslim who is involved in earning a living to learn the laws of buying and selling. When we say the seeking of knowledge is a duty, we also mean knowledge of trade, business, etc. Those in service and employment should know the laws applicable to them and those working for a living should know the laws pertaining to them. (It is the responsibility of every professional, academic, trader, farmer, therapist, employer and employee to be acquainted with the rules of his occupation. Through knowledge, they will become aware of the things which cause their acts to become illegal in

*Shariah*. They will then be able to avoid these acts. When some cases do come along which are rare and uncommon, and one does not know whether it is permissible or not, one should not act until one has enquired from the learned scholars. When a person is not aware of the general laws of *halâl* and *harâm*, one will be oblivious to what he should avoid and when should he enquire.

A person may say, "I will not seek knowledge beforehand. I will wait for such a time that a special occasion arises and then, I will ask."

Such a person should be answered thus, "When you do not have basic knowledge of the laws and the things which cause trade contracts to become null and void, then how will you know when it is necessary for you to ask about their permissibility or otherwise?"

Those who do not know the basic laws of business will continue in business, considering their dealings to be correct. Hence in business for example, it is necessary for a trader to know what is permissible, what is not and what is doubtful." (Ihyâ ul Ulûm (vol. 2, page 64))

In the early days of Islam, people did not trade and engage in commerce until they studied the basic laws pertaining to business and were educated in the manner of avoiding interest (usury) in buying and selling."

Kanzul Ummal records a *hadîth*, "Only such persons are allowed to trade in our market places, who know the laws of

the *Shariah*.” It is reported that Hadrat Umar  $\tau$  once sent a man to the market-place telling him, “If there is anyone who does not know the laws of Islam pertaining to buying and selling, then remove him.” He  $\tau$  used to inspect the market-places periodically and he occasionally lashed those who were ignorant of the Islaamic laws of business. He used to say to them, “In our market-places only those are allowed to trade who know the laws of trade, otherwise, unwittingly, people will become involved in dealings containing interest.”

Fatawa Bazzazia explains, “It is not permissible for anyone to trade until he knows the laws of business by heart. In previous times, when traders went on business trips, while they were themselves ignorant of the laws, they always took with them such knowledgeable men or scholars who would guide them.”

Some people once asked Imam Muhammad  $\rho$  to compile a book on *taqwâ* (Allâh-consciousness). He replied, “I have written a book on business and its rules and regulations. If anyone takes note of the rules regulating business and acts accordingly, he will become a *muttaqi* (pious person). He will avoid all that which is not permissible. His earnings will be *halâl* and his deeds will be righteous.” (Bulûghul Amân page 82)

### CHAPTER 3: VALUE OF WEALTH

There is nothing wrong with earning and accumulating wealth provided that one abstains from extravagance, *harâm*

and all unlawful means. Wealth can and should be used constructively for one's own benefit as well as for the benefit of others and for rendering service to *Dîn*. There are a variety of religious activities which require wealth. Therefore, a man of wealth can obtain great reward by earning and employing wealth in accordance with the *Shariah*. Aiding the poor and needy, contributing to projects such as *masjids*, *madrasahs*, works of *tablîgh*, etc. are wonderful channels in which to employ wealth and thereby build up one's capital in the hereafter.

In a lengthy *hadîth*, Nabî ﷺ said, "The world is for four (types of) people. (One among the four) is a man whom Allâh ﷻ granted wealth as well as understanding of *Dîn*. He fears his Sustainer and is kind (and renders service) to his relatives. Regarding his wealth, he follows the commands of Allâh ﷻ and discharges rights. This man is the noblest." (Tirmidhî)

Rasulullâh ﷺ also said, "Wealth is an object of pleasure. Wealth acquired in a rightful way (in accordance with the *Shariah*) and spent in a rightful way will be an aid for its owner." (Bukhârî, Muslim)

Hadrat Miqdâm ibn Ma'dî Kariba ر.ا. narrates that he heard Nabî ﷺ say, "There will come a time when only gold and silver (wealth) will benefit people." (Majma) According to Hadrat Sufyân Thawrî ر.ا., wealth during the time of the Sahâbah was not preferable because their hearts were filled with strong *îmân*. Since they possessed very strong *îmân*, there was no need for them to seek strength and confidence in wealth. In

view of the evils normally attached to wealth, the Sahâbah and the early Muslims refrained from its acquisition. However now (says Hadrat Sufyân) wealth has become the shield of the believers. Since *îmân* is no longer as strong as it was during former times, poverty creates worry and frustration in people. The result is deterioration in the worldly and spiritual conditions of Muslims as they are no longer able to stand up to the hardships of poverty. Hadrat Sufyân also said that whoever is in possession of wealth should increase it and not squander it because in this age the first thing which one will suffer in the event of poverty and want is one's *dîn*. Since people, on account of weakness of *îmân*, are no longer capable of enduring the rigours of poverty, they compromise their *dîn* for worldly comforts.

If wealth is acquired lawfully and spent in accordance with the *Shariah*, it is a bounty from Allâh ﷻ. Wealth becomes evil when acquired and spent in contravention of the *Shariah*. When wealth (like wives and children) impedes one's spiritual development and interferes with one's religious life, then it will be an evil. In Surah Taghâbun, Allâh ﷻ describes even one's family as one's enemy. This applies when the family obstructs one in the path of Allâh ﷻ. The same reasoning will apply to wealth. The verse mentioning that family can be one's enemy also states that wealth can be one's enemy. Thus when one's wealth and family cause one to forget the Hereafter, they will be one's enemies. The believer should make use of the bounties of Allâh ﷻ like an obedient slave and not a rebellious traitor.

Hadrat Thânwî ρ has written, "It is mentioned in a Hadith that to earn halâl wealth is a fard after other farâ'id. In other words, it is fard to earn halâl wealth after discharging the other farâ'id which are the pillars of Islam, such as salât, fasting, etc. This means that although it is fard to earn halâl wealth, the status of this fard is less than that of the other farâ'id which form part of the pillars of Islam.

This fard (of seeking halâl wealth) is fard on the person who is in need of spending on the necessities of life. This is irrespective of whether it be his own necessities or the necessities of his wife and family. As for the person who has the basic necessities, this is not fard on him, such as a person who owns a few properties or has received wealth through some other means. This is because Allâh Ψ has created wealth for the fulfilment of one's needs and so that man will fulfil his basic necessities and occupy himself in the *ibâdah* of Allâh Ψ. This is because one cannot engage oneself in *ibâdah* without eating and clothing oneself. From this we can deduce that wealth is **not** the main objective, instead, it is merely a means towards the fulfilment of another objective (i.e. the *ibâdah* of Allâh). Rasulullâh γ said: "It was not revealed to me that I should gather wealth or that I should become a businessman. However, it has been revealed to me that I should glorify Allâh, praise Him, be of those who prostrate to Him and that I engage in His worship until death overtakes me." (Abu Nuaym)

Once a person has acquired sufficient wealth, he should not unnecessarily seek more wealth out of greed, nor should he

unnecessarily try to increase his wealth. It is not *fard* on the person who has acquired sufficient wealth to seek more wealth. In fact, it should be clearly understood that the greed to increase wealth is something that causes one to be neglectful of Allâh Ψ, and abundance of wealth makes one prone to committing sins.

One should always be cautious in acquiring *ḥalâl* wealth. At no time should Muslims turn towards *haraam* earnings. This is because such wealth has no *barakah*, such a person is disgraced in this world and in the hereafter, and he is punished by Allâh Ψ. Some ignorant persons are under the misconception that in present times it is impossible to earn *ḥalâl* wealth and that there is no hope of earning *ḥalâl* wealth. This is absolutely wrong and is actually a delusion of *shayṭân*. You should remember that the person who acts in accordance with the *Sharîah* is assisted in unseen ways. The person who has the intention of earning *ḥalâl* and abstaining from *ḥarâm* is provided with such type of wealth by Allâh Ψ. This has been experienced by many, and the Quran and Hadith have promised this in numerous places. Even in these turbulent times, those servants of Allâh who have controlled their *nafs* from *ḥarâm* and doubtful things, have been provided with the best of *ḥalâl* wealth from Allâh Ψ. Such servants are living with greater comfort and honour than those who are devouring *ḥarâm* wealth. The person who experiences this himself, who notices this in other persons as well, and finds this mentioned in several places in the Quran and Hadith cannot even bother about what these ignorant persons have to say. If you read this (what the

ignorant persons have to say) in any reliable book, then the meaning of it is not what these ignorant persons have taken it to be. When you happen to read such an article, refer to a religious-minded and qualified *âlim* and ask him to explain the meaning of it to you. *Inshâ Allâh*, your doubts will be cleared and such foolish thoughts will disappear from your heart.

When it comes to wealth, people are extremely neglectful and indifferent. They take up prohibited professions and employment and also violate the rights of others. All this is *ḥarâm*.

Remember that there is no shortage in the treasures of Allâh. You will definitely receive what has been predestined for you. So where is the intelligence in having evil intentions and making preparations for entry into the fire of *Jahannum*?

Since people pay very little attention towards *ḥalâl* wealth, this subject has been mentioned time and again with great emphasis. The actual purpose for the creation of man and *jinn* is that they engage in the *ibâdah* of Allâh ﷻ. You should therefore bear this in mind in all your dealings and transactions. You have been asked to eat and drink in order to gain strength to remember Allâh. This does not mean that you should occupy yourself night and day in the pleasures of this world thereby forgetting Allâh ﷻ and disobeying Him. Some ignorant persons are under the misconception that they have come into this world in order to eat, drink and enjoy the luxuries of this world. This is an extremely



blasphemous concept. May Allâh ﷻ destroy this affliction of ignorance!”

Note : There are different levels of earning:

1.) Fardh – This is when a person does not have money to feed himself and his family. If he possesses food for one day, then it is not fardh to earn for one day. If he possesses food for one month, then it is not fardh to earn for one month and so on.

2.) Harâm: This is when money is earned for show, and to make apparent one’s status.

3.) Mustahab: This is when a person earns more than necessary for his dependants with the intention that he will assist the poor.

4.) Mubâh (permissible): This is when a person earns more than necessary with the intention of protecting his honour and dignity.

## CHAPTER 4: VIRTUES OF EARNING

Rasulullâh ﷺ has said, “Nobody earns a better sustenance than the one who has earned through the effort of his own hands.” (Bukhârî)

Ibn Abbâs ؓ narrates that Nabî ﷺ said, “Earning halâl income is jihad.” (Kanz)

“One who comes home in the evening exhausted by his effort to earn will be forgiven.” (Tâbrânî in Awsat)

Hadrat Kâb ibn Ujrah η reports that Nabî γ said, “If a person remains occupied in earning a living because he has little children, he is in the path of Allâh. If he makes an effort because he has old parents, he too is in the path of Allâh. If he makes an effort to earn so that he can fulfil his necessities without being dependent on other people, he is in the path of Allâh. If he makes an effort and earns so that people can see how wealthy he is or he becomes proud due to his wealth or to show his greatness, then he is on the path of Shaytân. (Tabrânî)

Abû Hurairah η narrates that Nabî γ said, “One who earns the world through halâl earnings so that he can be safe from stretching his hands before people, who tolerates effort and endeavour for the sake of his wife and children, who wishes well for his neighbours, will meet Allâh Ψ on the Day of Judgement with his face shining like the 14<sup>th</sup> moon.” (Shuabul-Imân)

Isâ υ saw an individual whom he asked, “What do you do?” He replied, “I remain occupied in the worship of Allâh Ψ.” He was then asked, “Who bears the burden of your food and drink?” He replied, “My brother.” Isâ υ then said to him, “In that case, your brother is a greater worshipper than you are.” (Ithâf)

Nabî γ said, “Let none of you keep on making duâ for sustenance while not making any effort to earn it.” (Daylamî)

The above ahâdith encourage toiling and making effort. A believer should not sit idle and be lazy, but should adopt the

means which Allâh Ψ has created. However, a person should abstain from going to the other extreme where wealth becomes the object of his life and all other obligations are forgotten. The only object is to increase one's wealth. For this reason, the Qurân and ahâdith teach us that our sustenance is fixed and apportioned.

Allâh Ψ states in the Qurân,

“There is not a moving creature upon the earth except that Allâh Ψ has taken responsibility for its sustenance.” (Hûd)

“I have not created man and jinn except that they worship Me. I do not want any sustenance from them nor do I want that they feed Me. Verily Allâh is the Provider of sustenance.” (Dhâriyât)

---

19

Nabî γ has taught, “Sustenance seeks a person just as death seeks him.” (Ibn Hibban)

“Even if a person flees from his sustenance the way one flees from death, then too his sustenance will catch up with him just as death catches up with him.” (Tabrânî in Awsat and Saghîr)

“If all mankind and jinn gather and make an effort to stop someone's sustenance, so that he does not receive it, they will not be able to do so.” (Tabrânî)

“Adopt seriousness and tranquillity. By the oath of Allâh in whose control the life of Abul Qâsim is, your sustenance will search for you as death searches for you. If you experience some difficulty in earning, then do so while obeying the commandments of Allâh Ψ (i.e. do not earn it by committing sins).” (Tabrânî-Kabîr)

“Allâh Ψ has no regard for the person who awakens in the morning with only worldly thoughts as his concern.” (Tabrâni)

Once Nabî γ delivered a sermon in Masjid Khaif in which he said, “O people, whoever makes the world his objective, Allâh Ψ will fill his heart with worries and anxieties and will keep him perpetually in a state of want, and above all, he will only attain that which has been predetermined for him.” (Tabrâni)

Note: Many people read books of the pious and feel that tawakkul means that one has to abandon means. Remember that tawakkul is of different levels:

---

20

Tawakkul is of two types a.) ilmi (theoretical) b.) amali (practical).

As for the first type i.e. ilmi (theoretical), one has to regard Allâh Ψ as the actual Doer of everything. We are in need of Him at every moment. Allâh Ψ has created effect in means. Means are not independent within themselves. This is part of Islamic belief and this type of tawakkul is fardh.

As for the second type i.e. amali (practical), it refers to abstaining from using means.

There are two types of means:

1.) Dînî (religious) means – Abstaining from adopting means which will grant one dinî benefit is not praiseworthy, in fact at times it is a sin and a means of deprivation. This form of

tawakkul is evil. If the matter is wâjib, then to adopt those means are wajib. If the matter is mustahab, then to adopt those means are mustahab.

2.) Worldly means by which one will be granted worldly benefits. If the worldly benefits are harâm, then to abstain from these means are compulsory. Such tawakkul is fardh. If the worldly benefits are halal, then they are of three types:

a.) Wahmî – Those permissible means which are unnecessary. These are normally adopted by people of greed. If these means are harmful to dîn, then it is not permissible to adopt these means. If they are not harmful to one's dîn, then to adopt them will be permissible, but it will be best if one abstains from them.

b.) Yaqîni – Those means in which benefit is regularly found after utilizing it e.g. a person becomes satiated after eating, a person's thirst becomes less after drinking water. To abstain from these means is not permissible. This form of tawakkul is prohibited.

c.) Zannî – Those means in which benefit is generally found, but many times the opposite also occurs e.g. attaining health after utilizing medicine, getting money after finding a job. This is what people normally refer to as tawakkul. For people of weak disposition, it is not permissible to renounce such means. It is permissible for people of strong disposition, and at times mustahab, especially for people who are engaged in the service of dîn. (Basâir Hakîmul Ummah)

## **CHAPTER 5: HARMS OF HARÂM EARNINGS**

1) Non-acceptance of *ibâdah* – Rasulullâh ﷺ said, “Whoever earns *harâm* wealth, and wears clothing from it, his *salâh* will not be accepted until he removes such clothing.” (Bazzâr)

Hadrat Abdullâh ibn Umar ؓ said, “Whoever buys clothing for ten dirhams, in which one dirham was *harâm*, Allâh ﷻ will not accept any *salâh* of his as long as that piece of clothing is on him.” (Ahmad)

2) Non-acceptance of charity – Rasulullâh ﷺ said, “Do not be envious of a person who gathers wealth acquired from incorrect sources. If he gives it in charity, it will not be accepted from him. Whatever remains will be his provisions towards the Fire.” (Hâkim)

Rasulullâh ﷺ also said, “Whoever earns through sinful means, then joins family relations with that wealth, spends it in charity or in the path of Allâh ﷻ, then all this wealth will be gathered, and he will be thrown together with it in the Fire.” (Abû Dâwûd in his Marâsîl)

3) Non-acceptance of *duâs* – Nabî ﷺ said, “A time will come upon people when a man will not care from where he earns, whether it is from *halâl* or *harâm*.” (Bukhârî, Nasâî) Another narration adds, “When this is the case, none of his *duâs* will be accepted.” (Razîn)

Nabî ﷺ said, “Allâh ﷻ is Pure and He only accepts that which is pure (i.e. Allâh ﷻ only accepts wealth that is *halâl* and does not accept *harâm* wealth. In fact, some *ulamâ* are of the opinion that it is an act of *kufr* to give *harâm* wealth in charity with the hope of obtaining reward.) Allâh ﷻ has commanded the believers with that which He commanded the

messengers. Allâh ﷻ addressed the messengers saying: "O messengers! Eat that which is pure (i.e. *halâl*) and do good deeds." And He ﷻ addressed the believers saying: "O you who believe! Eat of the pure things which We have provided for you." Thereafter, Rasulullâh ﷺ mentioned a person who has undertaken a very long journey and who is in a very untidy and dishevelled state. He raises his hands towards the heavens supplicating: "O Allâh! O Allâh!", while his food is *harâm*, his drink is *harâm*, his clothing is *harâm*, and he has been brought up in *harâm*. So how can his *duâ* be accepted?" (Muslim)

4) Entry into Jahannum – Nabî ﷺ said, "By that Being in whose control lies my life, verily a person shoves a *harâm* morsel in his stomach, forty days of his actions are not accepted. Whichever person's flesh is nurtured on *harâm*, the Fire is more deserving of him." (Tabrânî) In another *hadîth*, Nabî ﷺ said, "That flesh which is nurtured on *harâm* will not enter Jannah." (Ibn Hibbân)

5) Absence of blessings - Nabî ﷺ said, "Whoever earns *harâm* wealth and spends it in charity, it will not be accepted from him. In whichever avenue he spends it, there will be no *barkat* (blessings). Whatever is left for his heirs after his demise will become his provisions to the Fire." (Ahmad, Shuabul-Imân)

6.) Imâm Ghazzâlî ρ narrates from a great *sûfi* by the name of Suhayl ρ who said that when a person eats *harâm*, his limbs give up following his intellect. That is, his intellect commands

his limbs to do good but they do not obey it. However, this is only known to those whose hearts are illuminated. As for those whose hearts are dark, they are preoccupied day and night in luxuries and following their desires, and this has no effect on them. May Allâh protect the sensitivity and insight of our heart! Amîn

7.) Hadrat Thânwî ρ has written, “The fruits of harâm earning are irreligiousness, being deprived of recognition of Allâh Ψ, being overcome by one’s own base desires, absence of courage to proceed towards obedience, and destruction of one’s faith.”

## **CHAPTER 6: BENEFITS OF HALÂL EARNINGS**

24

1.) Ability to do righteous actions – Allâh Ψ states, “O messengers, eat pure food and do noble actions.” (Mu’minûn verse 52)

Imâm Shâfi’î ρ used to say, “When you consume halâl, you will obey Allâh, be it of your own accord or not; and when you consume harâm, you will disobey Allâh, be it of your own accord or not.” (Risâlatul-Mustarshidîn)

Imâm Ahmad ibn Hambal ρ and Yahyâ ibn Muîn ρ had a long-standing bond. Imâm Ahmad ρ discontinued his relationship when he heard Yahyâ ρ saying, “I do not ask anyone anything. Even if Shaytân gives me something, I will eat it.” Eventually Yahyâ sought forgiveness and said, “I was joking.” Imâm Ahmad remarked, “Are you joking with matters of dîn? Do you not know that eating is part of dîn? Allâh Ψ has placed it



before the doing of noble actions in the verse, “Eat pure food and do noble actions.” (Ihyâ)

2.) Entrance into Jannah – Nabi ﷺ said, “Whoever eats tayyib (pure), follows the sunnah and people are saved from his evil, will enter Jannah.” (Tirmidhî)

3.) Purification – Rasulullâh ﷺ said, “Any person who earns wealth from halâl sources, then he feeds and clothes himself as well as subordinates, then this will be a means of purification for him.” (Ibn Hibbân)

4.) Acceptance of *duâs* – Hadrat Sa’d ibn Abi Waqqâs رضى الله عنه requested, “O Rasulullâh, supplicate to Allâh ﷻ to make me a person whose *duâs* are accepted (*mustajâbud-da’wat*).” Nabî ﷺ said, “O Sa’d, ensure your food is pure, you will become one whose *duâs* are accepted.” (Tabrânî in Saghîr)

5.) Tree in Jannah – Rasulullâh ﷺ said, “Tûbâ (Glad tidings or a tree in Jannah) for the person whose earnings is pure, his external is correct, his internal is noble, and he desists from causing harm to people.” (Tabrânî)

6.) Face shining like the 14<sup>th</sup> moon - Nabî ﷺ said, “Whoever seeks wealth in a halâl manner, intending to abstain from begging, being kind to one’s neighbours and earning for one’s family, he will appear on the Day of Judgement with his face shining like the full moon.” (Shuabul-Imân)

7.) Success – Abdullâh ibn Umar رضى الله عنه narrates that Nabî ﷺ said, “Whoever possesses four qualities, then no harm can afflict

him even if he owns nothing of this world 1.) Trustworthiness 2.) Truthfulness 3.) Noble character 4.) Purity in food.” (Ahmad, Tabrânî)

8.) Safety from Satanic thoughts- Allâmah Sharânî ρ writes, “One of the qualities of the pious predecessors was that they did not get satanic whisperings in their *wudhu*, *salâh* and other forms of worship because the root cause of whispering is due to blackness of the heart. The heart is blackened due to darkness in actions. This is caused by eating *harâm* and doubtful food. The one who is firm in eating *halâl* food, then there is no opening for *Shaytân* to reach him.”

## CHAPTER 7: LEVELS OF TAQWÂ

26

Imâm Ghazalî ρ has mentioned, “Allâh Ψ has affixed consumption of *halâl* and pure food with worship. Allâh Ψ states, “Eat pure foods and perform good deeds.” Rasulullâh γ said, “Seeking *halâl* sustenance is a compulsory duty on every Muslim, after the other compulsory duties (i.e. imân and *salâh*).” (Tabrânî, Bayhaqî) Haḍrat Abdullah Ibn Umar η said, “If you perform *salâh* until you become bent like a bow, and you fast so much that become thin like gut, Allâh Ψ will not accept this worship from you until such piety prevents you from *harâm* earnings.” Making *ibâdah* together with consuming *harâm* is like building a house on excrement.

Remember, pure food has a great impact on purifying and enlightening the heart. It is therefore of utmost importance

that one abstains from harâm wealth and adopts taqwâ (piety).

Taqwâ (piety) has four levels:

1. Do not use that which the jurists and ulamâ have declared as harâm (forbidden), as using these will result in one becoming a fâsiq (open sinner) and his testimony will be rejected in court. This is the level of piety of the average Muslim.

2. The second level of piety is that of the sulahâ (pious). In this level, one abstains from doubtful things, even though muftis, based on outwards circumstances, have declared them to be halâl. However, these items are such that there is a possibility of hurmat (prohibition), thus they become doubtful. The sulahâ abstain from such type of food. Rasulullâh ﷺ said, "Leave that which puts you in doubt, for that which does not put you in doubt." (Tirmidhî, Hakim)

3. The third level is that of the atqiyâ (those having taqwâ /abstinent). Rasulullâh ﷺ said, "A person cannot reach the rank of the muttaqin (those having taqwâ) until he does not leave out those things in which there is no harm, for fear of getting engaged in those things in which there is harm." (Tirmidhî, Hakim, Ibn Majah)

Hadrat Umar ؓ used to say, "We used to leave out nine-tenths of halâl, due to fear of falling into harâm." (Musannaf Abdur Razzâq) Based on this principle, some of Allâh ﷻ's pious servants would only suffice on 99 dirhams when they were eligible for 100. When they had to fulfil anyone's right, they

would give extra. When claiming their right, they would take less! (Note: this extra amount is not regarded as interest, since there was no condition attached when the loan was taken, to pay extra. This is merely an act of kindness and favour, which one grants to another, without the receiver having any claim to it, i.e. the extra is a gift.)

Hadrat Umar bin Abdul Aziz ρ would cover his nose when musk was weighed in his presence in the Baitul-Mâl (public treasury). When asked regarding this, he remarked, "The benefit of musk is in its fragrance (so I do not want to take benefit from it)." (Hilyah, Târikhe-Dimishq)

This is the reason for abstaining from delicious halâl food and permissible forms of beautification. There is fear that once habituated to it, one's nafs will overpower a person and thereafter lead him to prohibited desires. The prohibition in the Qurân of long-fully gazing at the abundance of wealth and material belongings of the disbelievers, and towards their status and honour, is for this reason that the beauty and lustre of one's î mân diminishes due to this outward glamour. When the love and desire of worldly wealth and goods overtakes one, the love of î mân does not remain in the heart. In short, according to the abstinent, only that wealth which is halâl, and is presently devoid of any form of doubt, and devoid of any possibility of causing harm in future, is worthy of consumption.

4. The fourth level is of the siddiqîn i.e. they abstain from eating all such foods from which one does not gain strength to perform acts of worship and obedience. An incident is

mentioned of a sage who drank some medicine. His wife asked him to take a small walk. He answered, "I do not see a need for such a futile action. I take stock of my every move." Similarly, it is necessary in this stage, to abstain from anything that has been contaminated by sin, prior to it reaching you. Once, Hadrat Zunun Misri ρ was unjustly imprisoned. Finding him hungry, a pious woman sent him some food, which was prepared from her halâl wealth. The prison guard gave the food to him. He did not eat from it and returned it saying, "Even though the food is halâl, the plate is impure," referring to the hands of the prison guard, as he was guilty of enforcing the unjust imprisonment. Food that had been contaminated by the touch of the oppressor was now unfit for consumption. Hadrat Bishr Hâfi ρ would not drink water from canals dug by oppressive rulers. When the slave of a pious man once lit his lantern at the house of an oppressor, the pious man extinguished it saying, "It is not appropriate to take benefit from a lamp lit from the lamp of Allâh Ψ's disobedient servants."

The essence of the matter is that these pious people practice on the verse: قُلِ اللّٰهُ ثُمَّ ذَرْهُمْ "Say Allâh, then leave all else," in its entirety. They would never use anything in which Allâh Ψ's pleasure was not intended.

Since reaching this rank is not easy, the least one should endeavour to attain is the rank of the trustworthy Muslims, i.e. do not indulge in those things that the ulemâ have declared harâm.

However, one should keep two points in mind

1) Do not search for loopholes that some jurists have mentioned regarding certain masâ'il. For example, before the end of one year, you hand over all your money to your wife and she hands over all her wealth to you. Since your wealth has not remained in your possession for one full year, zakâh does not become compulsory. Never use loopholes of this sort. In the above case, the zakâh collector will not call on this wealthy Muslim as the wealth was not in his possession for a full year, since it was transferred to his wife's ownership. However, since this affair is directly linked with His Creator, and He is fully aware of what transpires in the hearts, this type of deception will be of no benefit in the hereafter. The object of zakâh is to expel the evil habit of stinginess. How can the stinginess be removed if one abstains from paying zakâh, by seeking loopholes? In fact, stinginess has now become your leader, whom you regard as worthy of obedience, since you have accepted it to such an extent, that you regard it as a means of salvation and you are prepared to present it before Allâh ﷻ. Thus, in this case, you have not attained the objective of zakâh at all. You have not turned your attention to the benefit that Allâh ﷻ has placed in it. In fact, you have done the complete opposite, in that, instead of removing stinginess, you have caused it to flourish.

Another example is that of a man who ill-treats his wife until eventually she excuses him from paying her the mahr (marriage dowry) due to her. When this poor woman, in order to obtain relief from this torment, is terrified and utters the words of forgiveness, then the husband becomes

satisfied and regards such exemption as being valid, and the retained mahr as halâl for himself. How can such wealth ever be halâl for him? Allâh ﷻ clearly states

فَإِنْ طِبَّنَ لَكُمْ عَنْ شَيْءٍ مِنْهُ نَفْسًا

that if she happily exempts her husband from paying the dowry, then it is halâl for him. If the dowry was waived in order to obtain relief from ill-treatment, then can this be regarded as happily?

#### DIFFERENCE BETWEEN HAPPINESS OF THE HEART AND HAPPINESS OF THE NAFS (SELF)

Happiness of the heart and happiness of the self are two different things. Cupping, taking bitter medicines, burning boils and sores, etc. are such difficulties which are distasteful to the self, but pleasing to the heart. The self loves things that grant it immediate enjoyment. However, the heart prefers those things, which even though presently cause difficulty, will eventually lead to attainment of future benefit. The self is not willing to undergo any difficulty, irrespective of future comfort. If the wife, due to her husband's pressure, becomes afraid that her husband will cause further difficulty to her, decides to forgive the dowry, keeping in mind the future benefits and comforts that will be a result of this action, then this is due to the pleasure of the heart and not the self. However, the above verse, takes into consideration the happiness of the self and not that of the heart, when waiving the dowry. By means of the above loophole, no ruler or king can demand that the husband pay the dowry, but how secure will he be in front of Allâh ﷻ? What answer will he offer the

Ruler of rulers, when the question will be posed to him, "Why did you consume the right of this weak and helpless lady, contrary to Our Permission?"

In a like manner, do not stretch out your hands before anyone, since begging is an evil habit. If at the time of extreme necessity, one is forced to ask, then never ask in a gathering. Generally, in such conditions, the one who gives, will do so to save himself from public embarrassment and disgrace. This is not happiness of the self. Money given in this manner cannot be used. There is no difference between extorting money from someone by physically whipping him and extorting money using the whip of shame on his conscience. Both are extortion.

---

32

Do not make your religion a means of your livelihood. For example, do not don the garments of the pious with the intention of being regarded as a pious person, and as such, become the recipient of their monetary favours, whereas, in fact, you are completely useless and your heart is contaminated with filth.

### NECESSITY OF SEEKING A RULING FROM THE HEART

2.) The second point that must be kept in mind is that one must seek a ruling from the heart. The reason is that sin will definitely prick the conscience of a believer. Anything which causes harm to one will certainly result in the heart being overcome by anxiety. Thus that thing which in reality is harâm, or that action which is actually a sin, will not be accepted by your heart without apprehension. Using this



method, one will be at ease regarding every matter that plagues him as he will be following the inner wisdom of the heart.

### ABSTENTION FROM EXTREMISM

However, do not be too hard on the self (nafs). For example, do not say to yourself, "Where can I find such wealth that is not doubtful, and which has not passed through the hands of an oppressor or sinner?"

The consequence of such rigidity is that one will choose one of the two extremes. Either one will suffice on eating grass, or one will become audacious, eating anything and everything. Such a thought is therefore deviant and erroneous. Remember, *halâl* is clear and *harâm* is clear. In between the two are such things that are doubtful. You are only liable for acquiring wealth that is *halâl* according to the *Shariah*. If you are unaware of any outward cause of it being impure or *harâm*, then regard it as *halâl* and make use of it. Rasulullâh ﷺ once made *wudhu* with water from the leather bag of a polytheist and Hadhrat Umar ؓ used water from the pitcher of a Christian woman. Had they been thirsty, they would have drunk from it. From here, we learn that to have unnecessary doubts regarding whether something is pure or impure, permissible or impermissible, in the absence of a clear outward factor making it impure or impermissible, is not meritorious. Regard it as pure and permissible. Similarly, whatever you find in the hand of a person whose condition is unknown to you, regard it as pure and retain good

thoughts about your Muslim brother. Think that whatever wealth is in the possession of Muslims, will definitely be from pure and *halâl* sources. Therefore accept his invitations as well. This will apply to a greater degree if the Muslim is pious and noble as well. Yes, one should not consider *halâl* wealth from an oppressive ruler, or a person who deals with interest or sells alcohol, until you ascertain as to where he obtained the wealth.

After investigation if you are satisfied that it is not from doubtful or *harâm* sources then it will be permissible to take it. If the majority of a person's wealth is *halâl* and a small portion is *harâm* then too it will be permissible to consume from it. However, abstention there-from is regarded as a higher level of piety. An associate of Hadhrat Abdullah ibn Mubarak rah in Basrah wrote to him asking whether he could transact with a person who had dealings with an oppressive ruler. The learned scholar replied, "If he deals with the ruler only, then do not deal with him. If he deals with others as well, then you can deal with him."

In short there are six groups of people and the law regarding each one is different:

1) Those people whose condition of piety and impiety as well as their manner of earning is unknown to you. Such people's wealth is permissible and it is not necessary to abstain from it. However, due to caution if one does not consume it, it will be part of *taqwâ*.

2) Those people whose piety is known to you. To have doubts on their wealth is Shaitaani whisperings. If abstinence from this wealth leads to causing him any hurt, then such abstinence is a sin and *harâm*, due to causing him undue hurt and having bad thoughts about a pious man.

3) Those people whose wealth, either all of it or most of it (more than 50%) has been procured by oppression, interest or selling of any *harâm* items. Their wealth is *harâm* and it is binding upon one to abstain from it.

4) Those people whose wealth is tainted with *harâm*. The majority of their money is *halâl* e.g. a person has two *halâl* means of income. One is his business and the other is some property from which he earns an income, which he acquired through inheritance. However, one avenue of his income is *harâm* e.g. he is also employed by an oppressive ruler and receives a salary from him. The money earned from the other two avenues is more than the latter. Since the majority of his wealth is *halâl*, his wealth will be regarded as *halâl*. However, if one abstains therefrom, then this will also be included in *taqwâ*.

5) Those people whose means of income are unknown, however the signs of oppression are apparent on them e.g. they don the clothing or the appearance of an oppressive ruler's government. Since this outward sign shows that their wealth was most likely received in an oppressive manner, it should not be regarded as *halâl* without investigating first.

6) Those people upon whom the signs of oppression are not seen. However, the effects of sin are visible on them e.g. a shaved beard, long moustache, un-Islamic hair-cut, they utter vulgarities or you see them talking or gazing at strange women (women with whom one is not permitted to speak to freely in the Shariat). Even though all these actions are prohibited in the Shariat, since they have no bearing on how the wealth was earned, the wealth will not be regarded as *harâm*. If you come to know that it was attained through inheritance or some other permissible means, then regard it as *halâl*. Rasulullâh ﷺ did not regard the water of a polytheist to be impure. When Christianity and Fire-worshipping do not make water impure or doubtful, then how can a Muslim's wealth become impure merely due to his sin and transgression? However, if you are unaware of him having any permissible avenues of earning then you should be cautious in using his wealth. (However, it will not be regarded as *harâm*)

After having mentioned the above we advise that one should seek a verdict from his heart. If one feels uneasy he should never use that wealth. However, when acting on the verdict of your heart and choosing *taqwâ*, ensure that the person concerned is not hurt or upset.

Any investigation which causes hurt to a Muslim is impermissible - If there is a fear of causing any distress, then such '*taqwâ*' is not permissible e.g. a Muslim person whose condition is unknown to you presents a gift to you or invites you for meals. Due to your piety, you begin investigating the

source of his wealth. It is obvious that you will either ask him regarding it or enquire from others secretly. If you ask him directly, he will feel hurt. If you have to ask others and he comes to know about it, then besides causing him distress, you have entertained an evil thought of a Muslim brother and there is a fear of falling into backbiting and false accusations, all of which are prohibited. On such occasions, to please the heart of a Muslim is compulsory. Without any second thought, Rasulullâh ﷺ ate the food of his slave-girl, Hadhrat Barirah ؓ which some Muslims had given to her as charity. He did not ask her about the wealth or the condition of the one who had given the Sadaqah. On the other hand, when Rasulullâh ﷺ arrived in Madinah Munawwarah, he would enquire whether things presented to him were gifts or charity. He did so because charity was not permissible for him, and there was no fear of causing distress by asking. Sadaqah and gifts have the same external form. The only difference lies in the intention of the giver and to who it can be given. Rasulullâh ﷺ did not delve into more than this. He did not investigate as to how and from where it was acquired. It was Rasulullâh ﷺ's habit to accept the invitation of every Muslim. There is no record of Rasulullâh ﷺ asking "Where did you acquire your wealth?" Occasionally, when there was a strong doubt then only did Rasulullâh ﷺ investigate.

#### ITEMS IN THE MARKET ARE HALÂL

During their journeys Rasulullâh ﷺ and the Sahâbah ؓ would buy and consume all their necessities from the local market places, even though they were aware that in the market

places were usurers, usurpers and those who have embezzled booty. Then too, they dealt with them without investigation. They regarded all the wealth and items to be *halâl* due to the majority of it being *halâl*.

However, if in any city or market place items obtained through prohibited means are sold in great abundance than it will not be permissible to buy and use the goods without prior investigation. (Arbaîn)

## **CHAPTER 8: IMPERMISSIBLE WEALTH AND ITS FORMS**

The following are some common forms of harâm earning:

38

1) Wealth acquired through all those things which Allâh ﷻ or Nabî ﷺ have forbidden and ruled as illegal e.g. Allâh ﷻ has ruled alcohol to be harâm, therefore, any form of income and any profits derived from liquor in any way is harâm. Selling, buying, advertising, transporting and working in such factories which manufacture alcohol, as well as hiring out premises for a liquor trade are all harâm.

2.) # Selling swine – All parts of the pig whether flesh, bone, skin, fat, nail or hair are harâm and to derive any benefit from it is forbidden.

# Selling of blood

# Selling carrion or its fat

Carrion is the dead body of an animal which:

a.) dies a natural death

b.) is not slaughtered or hunted according to Sharî rules

c.) is slaughtered by intentionally omitting the words of takbîr

d.) is killed by throttling; by a stone, staff or gun; falling from a high place; by the horn of another animal (Note: It is not permissible to feed pets or other animals with carrion and impure substances. Whatever cannot be eaten cannot be sold. Therefore, selling of animal food with harâm ingredients will not be permissible.)

3.) Buying and selling televisions, musical instrument, music cassettes, pornography, fireworks and magazines with nude and semi-nude pictures, etc. Those who sell these items will share in the sin of those who utilize these things.

4.) Wealth earned through bribery. Nabî ρ said, "The one who bribes and the one bribed are both in the fire." (Tabrâni) "Allâh χ curses the one who bribes and the one bribed." (Abû Dâwûd)

5.) Passing off imitation items as original or branded goods. One will have to return the difference if this has been done.

6.) To deceive by showing expenses as more than they actually are e.g. a person sends another to a certain city and says, "I will bear whatever expenses are incurred." If the expenses of accommodation, food, transport, etc. amount to nine hundred rands, the person shows the expense to be one thousand. The extra hundred is *harâm*.

7.) Taking a fee for correctly testifying in court. To take money when falsely bearing witness is an even worse sin.

8.) Taking money or any other remuneration for *îsâle-thawâb* e.g. a person asked someone to make *isâle-thawâb*

for his grandfather and gives some money. It is *harâm* to take this money whether one asked for it or not.

9.) Taking money after having recited the Qurân Sharîf in *tarâwîh*, whether one asked for it or not. Whenever the Qurân is recited as *ibâdah*, it will be forbidden to take anything in lieu of it. If recited to ward off a jinn or to make a *tâwîz*, it is permissible to take a wage.

10.) Wealth received from trading on the stock exchange and from insurance policies, especially life insurance. The money paid in premiums can be reclaimed. Whatever is above this must be given to the poor without the intention of reward.

11.) Partaking of meals without being invited or taking more guests than invited e.g. ten people were invited but twelve are brought. It is not permissible for the extra two to attend and it is *harâm* for them to consume the food.

12.) Money earned by singers and film actors,

13.) Purchasing and selling stolen goods. Nabî ρ said, "One who purchases stolen goods and is aware that they are stolen, shares in the evil and sin." (Hâkim)

14.) Money earned by working in banks and insurance companies

15.) Money earned by gambling, lotteries, competitions in which an entry fee is paid. Included in this ruling are SMS competitions where one pays a higher price than the normal SMS charge.

16.) Money earned by making or selling photographs of animate objects, dolls, statues, idols, etc.



17.) Money earned by selling or repairing items which promote other religions or which aid in sin and transgression.

18.) Transporting people to evil places such as dance-halls and cinemas or to non-Muslim houses of worship.

19.) Printing and selling such literature which promotes un-Islamic teachings or opposes Islamic teachings, even though one does not subscribe to the incorrect beliefs in the literature.

20.) Letting out properties to banks, liquor stores, etc. As far as grocery stores which stock liquor are concerned, it will be permissible to utilise the rental that is acquired. However, a Muslim landlord should prohibit such tenants from selling liquor and if they do not comply then the landlord should endeavour to get new tenants on expiry of the lease.

21.) Letting out premises to astrologers, fortune-tellers, those engaged in black magic, those who deal in non-Muslim prayer goods, etc.

## CHAPTER 9: ABSTINENCE FROM DOUBTFUL THINGS

Rasûlullâh ﷺ said: "*Halâl* is clear and *ḥarâm* is clear. In-between these two, there are many doubtful things. The person who abstains from these doubtful things has in fact safeguarded his *Dîn* and his honour. As for the one who consumes what is doubtful, he will soon consume that which is *ḥarâm*. This is similar to the shepherd who grazes his flock around the sanctuary of a king. It is highly possible that he

will very soon enter that sanctuary. Beware, every king has a sanctuary, and the sanctuary of Allâh is all those things which He has made ḥarâm. Behold, there is a piece of flesh in the body, if it is sound, the entire body will be sound. But if it is unsound, the entire body will be unsound. Behold, it is the heart." (Bukhârî, Muslim)

In another hadith, Nabî ﷺ said, "Leave that which places you in doubt for that which does not place you into doubt." (Tirmidhî)

Abdullah ibn Mubârak ρ says, "I prefer returning one *dirham* which is doubtful than giving 600 000 *dirhams* in charity."

Nabî ﷺ said, "A person can never be included among the righteous until he abstains from doing those things in which there is no harm so that he may be able to save himself from those things in which there is harm." (Tirmidhî) In other words, there are certain things which are absolutely ḥalâl, while others are merely permissible. However, by indulging in the latter, there is a fear of eventually falling into sin. Therefore, even such ḥalâl wealth should not be consumed nor should such ḥalâl activity be carried out. This is because although there is no sin in engaging in such ḥalâl activity or consuming such ḥalâl wealth, there is still the possibility of falling into sin. The things which lead to evil is also considered to be evil. For example, it is permissible to eat and wear expensive food and clothing, but, because pre-occupation with these luxuries beyond limits may lead to

committing sins, piety and righteousness demands that such food and clothing be avoided.

It is *makrûh* to consume wealth that is doubtful. By consuming it, there is a great possibility that one will lose control over one's *nafs* and thereby fall into *harâm*. Such wealth should therefore be avoided.

Aishah   narrates that Ab  Bakr   had a slave who used to give him *khir j*. (*Khir j* refers to the income which a slave earns and from which a part of it is given to the master.) Ab  Bakr   used to consume this income. One day, this slave brought something and Ab  Bakr   ate it. The slave then asked him: "Do you know what you ate?" Ab  Bakr   asked: "What was it?" He replied: "In the times of ignorance, I was a soothsayer. I gave a prediction to a person. However, I did not know this art of fortune telling very well. I deceived this person into believing what I had told him. This person met me and gave me that which you ate as a compensation for the information I had given him." Upon hearing this, Ab  Bakr   inserted his hand down his throat and vomited everything that was in his stomach. (Bukh r )

In other words, as a precaution and out of complete piety, he expelled everything from his stomach as it would have been impossible to expel only that which was given by this slave. Even if he did not vomit it out, he would not have been committing any sin, however his piety demanded that he do the same.

Nabî ﷺ said, "If you give up something on the basis of *taqwâ* and the fear of Allâh ﷻ, Allâh ﷻ will grant you something better." (Musnad Ahmad)

## CHAPTER 10: QUALITIES OF A MUSLIM TRADESMAN

A.) Imâm Ghazâlî ρ has listed seven important points for traders:

1.) Correct intention:

Traders should make intention to:

- a.) abstain from asking others
- b.) not become greedy
- c.) achieve contentment
- d.) fulfil the rights of dependants.

One should also intend to be a well-wisher of Muslims, desire good for them, be fair in trade and favour others, command righteousness and prohibit evil.

2.) He should regard himself to be fulfilling a fard-e-kifâyah.

3.) The market place of this world should not divert him from the marketplace of the hereafter i.e. the masâjid.

4.) He should make abundance of dhikr in his business place. Remembrance of Allâh ﷻ amongst the unmindful is superior.

5.) He should not be greedy for business by being the first to enter and last to leave.

6.) He should not only abstain from harâm, but even those transactions where there is an element of doubt.

7.) A person should scrutinize every deal he makes with another, because he will have to answer for it. He should prepare his answer for every action and word of his for the

Day of reckoning. Someone saw a businessperson in a dream and asked him, "How did Allâh Ψ deal with you?" He replied, "He spread out fifty thousand files before me." I asked, "Are these all my sins?" I was told, "These are your transactions with people. For every person you dealt with, there is a different file from the beginning of the transaction to the end."

Hammad Ibn Zayd ρ said, "No tradesman will become poor unless he falls into one of these vices: (1) futility (2) lies (3) false promises (4) deception (5) misappropriation (6) jealousy (7) missing salâh with jamâ'at (8) missing the gatherings of knowledge (9) following worldly desires."

B.) Honesty, trustworthiness and reliability:

Nabî γ said,

1.1) "The purest earning is that of those business-men who:

- a) When they speak, they do not lie
  - b) When they are given a trust, they do not misappropriate
  - c) When they promise, they do not go against their word
  - d) When they buy, they do not criticize the goods
  - e) When they sell, they do not unduly praise
  - f) When they are in debt, they do not procrastinate
  - g) When someone owes them, they do not make it difficult."
- (Bayhaqî and Asbahânî)

1.2) "An upright and honest trader will be with the ambiyâ, siddîqîn (pious) and martyrs." (Tirmidhî)

1.3) One who does business honestly will be shaded under the Throne on the Day of Judgement. (Asbahânî)

1.4) O traders! The traders will be raised as sinners on the Day of Judgement except those who abstained from sin, who performed good deeds and acted with honesty. (Tirmidhî, Ibn Mâjah)

This is because they do not take the *shariah* into account nor are they attentive in imbibing good character in their greed for income and profit. They get rid of their useless stock by deceiving the customer. They take advantage of the inexperienced customer by selling imitations as the original. They pass off goods manufactured by unknown companies as products produced by well-known companies. They sell second hand goods as new and charge the relevant prices as well. They hold back goods in order to sell it at exorbitant prices when people are helpless. Together with this, they neglect *salâh*, or perform it without *jamât*. They do not calculate *zakât* properly nor fulfil it. Even if they can afford it, they do not perform Hajj. Due to abundant wealth, they utilize it in *harâm* avenues and spend extravagantly, especially on wedding occasions. They are caught up in pride.

1.5) A Sahâbi states, "Allah's Messenger ﷺ narrated to us two narrations, one of which I have seen (happening) and I am awaiting the other. He narrated that honesty was preserved in the recesses of the hearts of men and then they learnt it from the Qur'an, and then from the Rasulullah's Sunnah. He also told us about its disappearance, saying, "A man will go to sleep whereupon honesty will be taken away from his heart, and only its trace will remain, resembling the traces of

fire. He then will sleep whereupon the remainder of the honesty will also be taken away (from his heart) and its trace will resemble a blister that is raised over the surface of skin when an ember touches one's foot; and in fact, this blister does not contain anything. So there will come a day when people will deal in business with each other but there will hardly be any trustworthy persons among them. Then it will be said that in such-and-such a tribe there is so and so person who is honest, and a man will be admired for his intelligence, good manners and strength, though indeed he will not have Imâm equal to a mustard seed in his heart." The narrator added: There came upon me a time when I did not mind dealing with anyone of you, for if he was a Muslim, his religion would prevent him from cheating; and if he was a Christian, his Muslim ruler would prevent him from cheating; but today I cannot deal except with so-and-so and so-and-so. (Bukhârî)

1.6) Imâm Mâlik related that he heard that someone said to Luqmân "the Wise", "What has brought you to this lofty status that we see?" Luqmân said, "Truthful speech, fulfilling the trust, and leaving what does not concern me." (Muatta Imâm Mâlik)

1.7) Rasulullâh ﷺ states that a man once purchased from another a piece of land. The man who purchased the land then found a container filled with gold. He told the seller, "Take your gold from me. I only purchased the land from you not the gold." The seller then replied, "I sold you the land and

all that is contained therein.” The two then brought the case before a third person to decide the affair between them. The arbitrator asked them if they had any children. One of them stated that he has a son. The other stated that he has a daughter. The arbitrator then told them to get their children married to one another and to spend the wealth upon them. (Ibn Mâjah)

1.8) A man was in desperate need for a loan. He approached one of his acquaintances to request him for a loan of 10,000 dirhams. His acquaintance didn't mind giving him the loan but he wanted a witness or a guarantor for this transaction since it was such a large amount of money. He asked the person for a witness and he could not find anyone to stand as a witness for him. He told him that Allâh Ψ is sufficient as a witness. He then asked him for some sort of guarantee. Unfortunately, he had no means of providing collateral either. Thus, he stated that Allâh Ψ suffices as a guarantor. His acquaintance accepted this statement and gave him the loan of 10,000 dirhams.

After securing the loan, the person travelled to another location on the other side of a river. The due date for the loan had approached and this person wanted to repay his creditor but he could not find any way of delivering the money. There were no boats readily available to carry him over to the other side of the river. He wanted to keep his promise and tried desperately to fulfill it. He decided to cut out a piece of wood and carve out the inside. He placed the money along with a letter to his creditor in the carved out wood and sealed it



tightly. He then released in into the river placing his trust in Allah ﷻ. When the appointed time approached, the creditor waited by the shore-side to meet his debtor. Amazingly, the box reached its destination and the creditor opened the box with the letter from his debtor. This is the result of both parties placing their trust on Allâh ﷻ and trying their best to act according to His laws. (Bukhâri)

C.) Softness in dealing and overlooking: Jâbir r narrates that Rasûlullâh ﷺ said: "May Allâh have mercy on the person who is lenient and soft-hearted when he sells something, purchases something, and when he asks for repayment of loans given." (Bukhârî) Nabî ﷺ mentioned the incident of a person of the past nations. When the angel came to extract his soul, he asked him, "Did you ever do any good?" He replied, "I cannot remember." The angel asked him to ponder carefully. He said, "I cannot think of anything. However I used to deal with people. I would deal kindly with those who were able to pay, and I used to grant respite to those who were unable to pay." Allâh ﷻ entered him into Jannah because of this. (Bukhârî, Muslim)

## **CHAPTER 11: DEBTS**

Islâm commands moderation in spending. If people are moderate in expenditure and abstain from extravagance, they will never be dependent on others. Overspending and failing to budget leads to debt which in turn brings about disgrace, worry and frustration. People are financially

ruined, and, along with such worldly ruin comes spiritual ruin as well.

Among the worst of calamities is debt, especially if one has no means of paying the debts. Rasulullâh ﷺ has sounded dire warnings with regards to unpaid debt. Nabî ﷺ said that whoever incurs a debt and has no intention of repaying it, will pay for it with his good deeds on the Day of Judgement. If his good deeds are not sufficient, the sins of the creditor will be recorded in his name. (Bayhaqî) Even martyrdom does not pardon. A martyr will be forgiven for all his sins, except debt. Debt will be demanded even in the hereafter.

1) In this regard, Rasulullâh ﷺ said, "I take an oath by that Being in whose possession is my life that the man who is in debt will not enter Jannah even if he is martyred; then he is resurrected and again martyred; then again is resurrected and again martyred. He will not enter Jannah until his debt is paid." (Nasâi, Hâkim)

2) Once a bier was brought before Rasulullâh ﷺ so that he could perform the janâzah salâh. Nabî ﷺ asked, "Does he have any debts?" When the Sahâbah ﷺ replied in the affirmative, Nabî ﷺ remarked, "Jibrâîl ﷺ prohibited me from performing salâh on one who has debts. The debtor is held back in the grave (from the bounties of Jannah) until his debts are cleared." (Abû Ya'lâ) Another narration states, "The sahâbah ﷺ were in the presence of Nabî ﷺ. A bier was brought so that Nabî ﷺ could perform salâh over it. Nabî ﷺ asked, "Does your companion have any debts?" When the sahâbah ﷺ replied in

the affirmative, Nabî ﷺ said, "What benefit will you derive if I perform salâh on a man whose soul is detained in his grave and cannot rise to the heavens. If some-one takes responsibility for his debts, I will stand and perform salâh over him. Then my salâh will benefit him." (Tabrânî)

3) Abû Saïd r narrates that he heard Rasulullâh ﷺ saying: "I seek refuge in Allâh from *kufr* and debts." A person asked: "O Rasulullâh! Do you regard *kufr* and debts to be equal that you are mentioning them together?" He replied, "Yes." (Nasâî)

4) Rasulullâh ﷺ said, "Debts is the flag of Allâh on earth. When He wishes to disgrace anyone, He burdens him with the weight of debts." (Hâkim)

---

51

5) Rasulullâh ﷺ advised a person in the following manner, "Reduce your sins so that your death will be easy. Reduce your debts so that you may live a free person." (Bayhaqî)

6) Rasulullâh ﷺ said, "The person who marries a woman with *mahr*, whether it be a small amount or a large amount, and has this intention that he will not pay her the *mahr* and passes away without paying her, then on the day of judgement he will rise as an adulterer in the presence of Allâh. And the person who takes a loan with the intention of not paying it back and passes away without fulfilling it, will rise as a thief in the presence of Allâh on the day of judgement." (Tabrânî in Saghîr and Awsat)

7) Rasulullâh ﷺ said, "The delaying of a person who is able (to pay his debts) makes his honour and wealth *halâl*." (Ibn

Hibbân) This means that if one is able to fulfil his debts and yet does not do so, then his creditors can disgrace him, speak ill of him, announce his dishonesty in his transactions, and when possible, claim back their rights either openly or in secret.

8) Rasulullâh  $\gamma$  said: "Allâh  $\Psi$  abhors three persons: (a) an old man who is an adulterer, (b) a poor person who has a lot of pride, (c) a rich oppressor (who oppresses his creditors by delaying in paying his debts)." (Bazzâr, Tabrâni in Awsat)

## CHAPTER 12: STIRIVING TO REPAY DEBTS

If the debt was incurred on account of a real need and one has the intention of paying and at the same time makes an effort to pay, then the warning stated above will not apply to such debt. In such cases, even if the debt remains unpaid, Allâh  $\Psi$  will settle the rights of the creditors on behalf of the sincere debtor who was genuinely unable to pay.

Rasulullâh  $\gamma$  said, "Allâh will fulfil the debts of a person who takes on credit with the intention of fulfilling his debt. Allâh will destroy the person who takes on credit with the intention of not paying it and cheating people." (Bukhârî, Ibn Majah)

Rasulullâh  $\gamma$  said, "I will help the person who is involved in debts and thereafter makes every effort to fulfil them, but passes away before he can fulfil them." (Note: Every effort means that apart from his necessary expenses, the person must stop purchasing all that is regarded as a luxury. His

necessary expenses should only be that which is absolutely necessary. There should be no extravagance or unnecessary expenses whatsoever. After this, whatever he saves, should be given to his creditors irrespective of whether it be a little or a lot. The person should not have anything unnecessary in his house. If the person makes such an endeavour and is still unable to fulfil his debt, he will fall under the purview of this Hadîth.)

## GRANTING OF LOANS

On the other hand, Islâm encourages loaning people interest-free loans, granting respite to those who cannot pay, and even better, to forgo debts of those unable to pay. Great virtues have been mentioned for these actions. However, one should not give a loan if he will fall into difficulty if the money is not repaid in time.

Allâh Ψ states, “And if the debtor is in difficulty, grant him respite till it is easy (i.e. when he can pay). And if you remit as charity, it is far better for you, if only you knew.” (Baqarah)

Hadrat Ali η narrates that when a janâzah was brought to Rasulullâh γ, he would not enquire about the actions of the person, but he would enquire about his debts. If Nabî γ was informed that he had unpaid debts, he γ would not lead the janâzah salâh. If the person had no debts, then Nabî γ would perform the salâh. Once, a janâzah was brought. When Nabî γ stood up for the salâh, he asked, “Does your companion have any debts?” The sahâbah τ said, “Two dinars.” Nabî γ

turned away from him and said, "You perform salâh for your companion." Hadrat Alî η said, "I will pay those two dinars. He is absolved from them." Nabî γ then proceeded forward and led the salâh. He then addressed Hadrat Alî η, "May Allâh Ψ recompense you with goodness! May Allâh Ψ save you from punishment as you have saved your brother! Whoever dies in this condition that he is in debt, then he is bolted in the Fire due to his debts. Whoever frees the deceased from his obligation, Allâh Ψ will absolve him of his obligations on the Day of Judgement." Some-one asked, "Is this only for Alî τ or for all the Muslims?" Nabî γ replied, "It is general for all Muslims." (Dâraqutnî)

Rasulullâh γ said, "Allâh Ψ is with the creditor until his debt is paid off, as long as the debt was not in those matters which Allâh Ψ dislikes." Abdullâh ibn Ja'far η (the narrator of the hadîth) used to say to his treasurer, "Go and give loans. After I heard this hadîth from Rasulullâh γ, I dislike that a night must pass except that Allâh Ψ is with me." (Hâkim)

Rasulullâh γ said, "Whoever grants respite to a needy debtor or forgives his debt, Allâh Ψ will grant him shade under His throne on the day when there will be no other shade. (Tirmidhî)

Rasulullâh γ said, "Whoever desires that his duâs be accepted and his difficulties removed, then he should grant respite to a needy debtor." (Ibn Abid Dunyâ)

Rasulullâh ﷺ said, "Whoever grants a needy debtor respite, then for each day he will be granted the reward of charity equivalent to the amount he had lent. This is before the debt becomes due and payable. When the debt becomes due, and the creditor grants him extension, then he will receive the reward of giving double that amount in charity." (Hâkim, Ibn Mâjah)

## CHAPTER 13: INTEREST

Allâh ﷻ declares war on those who consume interest. This severe warning is not found in the Qurân for any other transgression, thus emphasising the gravity of this sin.

Allâh ﷻ states, "Allâh ﷻ will destroy usury and increase charity." (Baqarah verse 276) Hadrat Muammar ρ has said, "We have heard from the saints that 40 years do not pass before the one thriving on interest begins to experience losses."

Allâh ﷻ states, "Those who consume usury / interest will not rise up (before Allâh) except like those who are driven to madness by the touch of Shaytân. That is because they claim: "Trading is no different than usury," but Allâh has made trading lawful and usury unlawful. He who has received the admonition from his Sustainer and has mended his ways may keep his previous gains; Allah will be his judge. Those who turn back (repeat this crime), they shall be the inmates of hellfire, wherein they will live forever. (Baqarah verse 275)

Rasulullâh ﷺ has stated,

- 1.) Interest has 73 doors, the lightest is like a man fornicating with his mother. (Hâkim)
- 2.) One dirham which a person receives due to interest is more severe in the sight of Allâh ﷻ than committing fornication 33 times in the state of Islâm. (Tabrânî in Kabîr)
- 3.) When fornication and interest become apparent in any place, then they have brought upon themselves the punishment of Allâh ﷻ. (Hâkim)
- 4.) In whichever nation usury becomes common, they will be overtaken by famine. (Ahmad)
- 5.) Whoever consumes interest will rise on the Day of Judgement insane. (Tabrânî)
- 6.) By that Being in whose control is my life, some people of my ummah will pass the night in disobedience, pride, play and amusement. In the morning, they will be transformed into swine and monkeys. The reason for this will be: regarding harâm as halâl, using singing girls (for entertainment), drinking alcohol, consuming usury and wearing silk. (Abdullah ibn Imâm Ahmad in his Zawâid)
- 7.) A time will come on the people in which none will remain except that he will eat (utilize) interest. Whoever does not utilize it will be affected by its smoke. (Abû Dâwûd)
- 8.) Rasulullâh ﷺ cursed the one who devours interest; the one who gives it; and those who witness or write the transaction knowing that the contract involves interest. (Ahmad)
- 9.) Nabî ﷺ advised the ummah to abstain from seven destroyers. One of them is the consumption of usury. (Bukhârî, Muslim)



10.) On the night of Mi'râj, Nabî ﷺ passed by people whose stomachs were the size of houses. It was filled with snakes which could be seen from outside their stomachs. On enquiry, Nabî ﷺ was informed that they were the consumers of interest. (Ahmad)

## **OPPRESSION OF RIBA AND THE MORALITY OF ISLÂM**

At its core, usury is a type of financial oppression. It is a system where the rich increase their wealth at the expense and suffering of the poor. The rich stay permanently rich and the poor become increasingly poor and enslaved to their creditors. A poor person who wants to enrich himself approaches a wealthy person to request a loan. The wealthy person should accede to the request of his poor brother and grant him the loan as a token of humanity and brotherly support. However, instead he wishes to benefit from the poor person's misfortune and charges him a certain percent of interest, 15 % for example. Whether this poor person enters into a profitable business venture or not, the creditor wants a guaranteed return of 15 %. Every month this poor person delays in repayment, the interest amount compounds and increases many fold. It is not long before the interest amount surpasses even the principle amount. The poor person who has no other means of finance or support is sinking further and further into a downward spiral of debt. In the meantime, his so-called "brother" is becoming richer and richer from the inability of this poor person to pay his debt. This is clear tyranny.

Consider the following comparative illustration:

Ten people deposit their money of R100,000 each with a 10% interest rate. The Bank collectively has a million rands. A rich merchant requests the Bank for a million Rand loan payable at 15%. The rich merchant has the million rands at his disposal and uses his business skill and influence and earns 100% profit on the million rands. He has to pay the Bank the million rands and R150,000 in interest. He earns for himself R850,000. The Bank will give its depositors R10,000 each and keep for itself R50,000. This is total injustice as the rich person uses the wealth of the poor and makes R850,000, whereas the poor only get R10,000 each.

Consider the Islamic system of the above example. The ten people would enter into a partnership of 1 million rands with the rich merchant at an agreed ratio of 50% profit sharing. The million Rand profit will be divided between the two parties at R500,000. Each partner will earn R50,000 profit as opposed to the meagre R10,000 interest.

In Islam, this type of oppression has been prohibited.

Allâh Ψ intends and commands that people deal with one another in a moral and ethical manner. For this reason, Allâh Ψ has placed certain conditions and laws for every sphere of life. Islam is unique from all other religions in that we are guided even in our monetary dealings. If a person offers a loan to his brother, he is prohibited from taking any excess amount for his good deed. Allâh Ψ Himself will repay his act of kindness in the hereafter. If the creditor wants to profit from his money as well, then he can enter into a joint venture with his poorer brother. By doing so, both partners will share

in the profit of the business together and if there happens to be any loss, both brothers will share in the loss together. This promotes brotherhood and humanity among mankind as opposed to the system of usury which supports enslavement and oppression of the poor.

When Allâh's Messenger ﷺ declared interest as Haram, he also declared that the first interest to be wiped put is the interest of his uncle, Abbas bin Abdul Muttalib ﷺ. Hadrat Abbas ؓ was a very wealthy person. At that time, the interest due to him was 10,000 Dinars. A Dinar is a gold coin of 4.4 grams. 1,000 gold coins will be approximately 44 kg of gold. 1 kg of gold is presently approximately R1 million thus 44 kg will be R44million. Hadrat Abbas ﷺ could have purchased a huge chunk of the Arabian Peninsula, but he forfeited that amount as it was interest

### **IMPORTANT MASÂIL REGARDING INTEREST**

- 1.) It is not permitted to save money in a bank. This will only be permitted when there is no alternative method to protect ones wealth.
- 2.) It is sinful to assist in anything involving interest. Seeking forgiveness from Allâh ﷻ (tawbah) is necessary.
- 3.) Taking a profit from a person after granting him a loan is regarded as interest.
- 4.) It is not permissible to insure your life, business or vehicle. However, if forced by law, it will be permissible. One can then only claim back the amount equivalent to the premium.

5.) It is not permissible for businessmen to take a loan on interest from banks. There is hope that when one is forced to take due to dire circumstances, he will not be sinful. However these circumstances should be placed before a mufti.

6.) It is not permissible to deal or be partner to someone who deals in interest.

7.) It is not permissible to accept a gift from a non-Muslim usurer.

8.) A penalty (referred to as 'penalty of default') levied for not paying an instalment promptly is also regarded as interest.

9.) The salary for every type of bank employee is harâm.

10.) If one is forced to keep money in a bank, the interest money accrued should be withdrawn. The general ruling regarding handing out interest money is that it is better to give it to poor Muslims, though it is permissible to give to poor non-Muslims too. In both cases, it should be given without the intention of gaining any reward. If a family member is such that he can be given Zakaat, and is amongst your ascendants or descendants, then it will be permissible to hand over the interest money to him. Interest money cannot be utilized for one's personal needs, nor should it be donated for any religious cause. If a government imposes an oppressive tax on its citizens, it will be permissible for one to pay such taxes with interest money, **PROVIDED** that the interest has been acquired from a **GOVERNMENTAL** banking institution since one is returning the interest to the **SAME** source from where it was derived. However, interest derived from Commercial Banks where most people

generally do their banking, **CANNOT** be used to pay **ANY** form of taxes to the government.

11.) It is not permissible to install an ATM in one's store as it is tantamount to indirectly promoting the transactions of a bank (many of which are usurious in nature).

## CHAPTER 14: INHERITANCE

Allâh Ψ has mentioned the laws of inheritance in Surah Nisâ in great detail. All the shares have been apportioned by the Being who is All-Knowing. At the end of the verses of inheritance, Allâh Ψ states, "These are the limits of Allâh Ψ. Whoever obeys Allâh and His messenger, He will admit him to gardens, underneath which rivers flow dwelling therein forever. That is the greatest triumph. And whoso disobeys Allâh and His messenger and transgresses His bounds, He will admit him into the Fire dwelling therein forever, and for him is a humiliating chastisement." (verse 14)

61

In another verse, Allâh Ψ states, "Indeed, those who devour the property of orphans unjustly are only consuming into their bellies fire and they will soon enter a blazing fire." (Nisâ verse 10)

Rasulullâh γ said, "A group of people will be resurrected on the Day of Judgement with their mouths full of fire." When he γ was asked as to who they were, he γ replied, "Do you not see that Allâh Ψ states, "Indeed, those who devour the property of orphans unjustly are only consuming into their

bellies fire and they will soon enter a blazing fire.” (Ibn Hibbaan no. 5566)

In a hadîth, Nabî ﷺ has said that a group of people will be raised on the Day of Qiyâmah with flames leaping out of their mouth. When the Sahâbah رضى الله عنهم enquired who they were, Nabî ﷺ replied, “Have you read in the Qurân?” and thereafter read the above verse. (Ibn Mardawayh)

Nabî ﷺ has specifically given instructions to abstain from the wealth of two weak groups of people, orphans and widows. (Ibn Hibban)

Even though these ahâdîth specifically refer to orphans and widows, the ruling is general. These two have been mentioned because generally it is more difficult for them to demand their rights.

#### When a person dies:

- a) The expenses for burial and shrouding is taken out from the deceased’s estate.
- b) Thereafter debts should be paid off.
- c) Any bequests made by the deceased up to  $\frac{1}{3}$  of the remaining wealth should be fulfilled. Any bequest in favour of an heir is not accepted.
- d) Every item in the estate – big or small – is now the joint property of all the beneficiaries. It will have to be distributed according to the shares allotted by Allâh ﷻ.

To usurp wealth from a deceased’s estate is a major sin. The wealth left behind by the deceased should be distributed in

accordance with the Shariah through the ruling of a Muftî and given to each shareholder so that it remains in his or her possession. One can then spend from what is one's share. Nothing should be spent before the distribution and allotment of the shares. To spend from the estate before it has been wound up and distributed without the permission of the heirs or to derive benefit from it is totally harâm. Generally, after the demise of the father, the sons deprive the mother and sisters from their rightful shares. They give them a small share, deceiving them. They should realize that by usurping the rights of others, they are inviting poverty, difficulties and finally, punishment in Jahannum.

An important point to note is that in Islâm, there must be definition of ownership. Every item in the house must have a clearly-defined owner. Similar, is the case with businesses, properties, etc. The items may be utilized by all, but there must be clearly defined owners. Failure to do this leads to numerous problems after one's demise.

Many sons work in their father's businesses taking only their basic needs from the shop, under the impression that they are share-holders in the business, house, etc. Legitimate transfers must be made in the father's lifetime. Nothing should be left obscure. A famous Arabic proverb reads, "Live like brothers, deal like strangers."

## **CHAPTER 15: INCORRECT PRACTICES**

1.) Oaths: Businessmen should exercise utmost caution when trading. They should never take oaths to sell goods, neither should they exaggerate when describing their wares nor ascribe false attributes to their goods. Even cautious traders find themselves guilty of futile talk and taking oaths. To remove the ill-effects of this negligence, sadaqah should be regularly given.

Rasulullâh ﷺ said, "Oaths sell goods but destroy blessings." (Bukhâri) Hadrat Abu Dharr رضى الله عنه narrates that Rasulullâh ﷺ said, "Allâh عز وجل will not speak (affectionately) to three persons on the Day of Judgement, nor will He look at them (with mercy) nor purify them." Hadrat Abu Dharr رضى الله عنه remarked, "Evil is their plight! What a loss do they suffer! Who are these people?" Nabî ﷺ replied, "A person whose garments hang below his ankles, a person who reminds people of the favours done unto them, and a person who sells his goods using false oaths." (Muslim)

Once, Nabî ﷺ addressed the traders, "O traders! Verily oaths and futile talks occur in business. Therefore, maintain a constant series of sadaqah." (Abû Dâwûd)

2.) Deception and breach of trust: Rasulullâh ﷺ once passed a heap of grain that was for sale. When Nabî ﷺ thrust his hand in the heap, he found it wet. He asked the salesman, "What is this?" He replied, "O Rasulullâh ﷺ, rain got to it (therefore the inside is still wet while only the outside dried)." Nabî ﷺ asked him why he did not place the wet portion on top so that people would know that it is wet. Rasulullâh ﷺ said, "The one who deceives us is not from me (i.e. has no relationship with



me and not one of my sincere followers).” (Muslim) The word ‘*ghasha*’ is used at the end of this hadîth. This word denotes deception, breaching of a trust and pulling wool over people’s eyes. This would, therefore, refer to all methods employed in business to mislead a customer like mixing goods with things of inferior value to lend quantity to it, to conceal a fault in a commodity, changing the speedometer of a car, or not disclosing the correct model of the car, etc.

3.) Concealing faults: Nabî γ said, “Whoever sells a defective item without disclosing the defect to the customer shall continuously remain under Allâh’s wrath and the angels continue cursing him).” (Ibn Mâjah)

Nabî γ said, “A Muslim is the brother of a Muslim. It is not permissible for a Muslim to sell something to his brother in which there is a fault without disclosing it.” (Ahmad)

Rasulullâh γ said that Allâh Ψ states, “I am the third of two transacting partners as long as one does not cheat the other. As soon as one cheats the other, I leave the two of them.” (Abû Dâwûd) This hadîth means that as long as the buyer and seller deal honestly with each other, Allâh Ψ continues to assist them and bless their wealth. However, as soon as anyone of them cheats or deceives the other in any way, Allâh Ψ withdraws His assistance and blessings, since Shaytân has now crept in between the two.

4.) Dealing in stolen goods: Rasulullâh γ said, “Whoever purchases stolen goods knowing that it is stolen is given an equal share of the sin committed. (Hâkim)

5.) Selling goods not in one's ownership: Hakîm ibn Hizâm η reports, "Nabî γ forbade me from selling that which was not in my possession, or such goods which are not by me." (Tirmidhi) Examples are fish in the ocean, goods that are yet to be delivered, etc. One can promise some-one that he will arrange the goods and even make an offer, but the transaction cannot be carried out until the goods are in one's possession.

6.) Keeping deposit money when a sale falls through: Rasulullâh γ forbade the holding back of a deposit paid on goods when a sale falls through. (Abu Dâwûd) – Many a times, a buyer is requested to leave a deposit with the seller so that the seller may reserve the item for him. The deposit left with the seller will be considered as Amaanat. If the buyer was unable to conclude the transaction for some reason, or he was unable to pay the seller in full, the seller reserves the right of selling the goods to another customer and the deposit amount (which was left as Amaanat) should be returned to the buyer in full. If the buyer requires additional time to accumulate funds to purchase the item, the seller should try to accommodate him as far as possible.

It is the duty of the seller to return the money to the buyer if the sale was not finalized. He should contact the buyer requesting him to collect his money. If he is unable to reach him, he should place a notice or advertisement requesting him to collect his funds. If this too does not materialise, with no hope of reaching the buyer, the seller may finally dispose of the funds by giving it out in charity. However, if the buyer

arrives at a later stage, the seller will have to reimburse the buyer for the full amount.

7.) Taking advantage of a person in difficulty- Alî η reports that Nabî γ forbade taking advantage of one who is helpless and in difficulty when doing a business deal. (Abu Dawud) If a Muslim brother is in need and forced to sell, at least give him the market price or even higher to assist him. Do not take undue advantage of his predicament. Nabî γ said, "No servant can reach the reality of îmân until he loves for people what he loves for himself." (Ibn Hibbân)

8.) Not paying workers on time: Nabî γ said, "Pay the labourer before his perspiration dries." (Ibn Majah) He γ also said, "For a wealthy person to put off payment is oppression." (Muslim)

9.) Selling with a condition attached: Nabi γ forbade enacting a transaction whilst applying conditions (in one's favour) as well. (Nasai) – An example is where one sells his home, but makes a condition that he will live in the home for some time after the sale is finalised, or he imposes on the buyer to rent the house to him.

10.) Two transactions in one: Nabi γ forbade conducting two transactions in one. (Tirmdhî) An example is where A sells a car to B, so that B sells his house to A. The two transactions should be done individually.

11.) Renegotiating a deal: Nabî ﷺ forbade making an offer over an offer made by one's brother. (Tirmidhi) After a deal is finalised, another person should not offer a higher price. The seller now gives it to the third party, or asks the buyer to match that price. This is not permissible.

12.) Taking money unwillingly: Rasulullâh ﷺ said, "Beware! Do not indulge in oppression and understand well that no man's wealth is *halâl* (permissible for another man) if it is not given willingly. (Mishkât)

Many laws have been derived from this principle:

a.) In many homes, ladies are forced to forgo their *mahr* (dowry). They do it unwillingly because they know that demanding their rights will create ill-feelings. This type of 'forgiveness' is not valid. Hakîmul-Ummah Moulânâ Ashraf Alî Thânwî ρ has explained that the manner of finding out whether a lady is forgiving willingly or not is to hand the dowry over to her. If she, thereafter, of her own choice, gives it back to her husband (without him asking her directly or indirectly), then know that it was given willingly, otherwise not.

b.) In matters of inheritance, sons take over all the wealth and do not give the sisters their due share. If the usurpers possess some moral consciousness, they ask their sisters for pardon. Since the sisters know that they are not going to receive anything, they simply go along and forgive against their will. The same is done with mothers and more-so step-mothers.

c.) If donations are required for masjids, madrasahs or for any other need, then too the giver must do so willingly and happily. If a donation is given under pressure from anyone having tribal, social or legal authority or influence, without the free choice and pleasure of the giver, then it is not lawful to accept and use this donation. It must be returned to the giver.

13.) Cheating in weight and measure: Allâh ﷻ states in Surah Mutaaffifîn, “Woe to the cheaters. Those who when taking measure from people, demand in full. But if they weigh or measure for people, they cause them loss. Do such men not consider that they will be raised again? Unto an awful day, the day when all of mankind will stand before the Sustainer of the universe.”

These verses of the Qurân express the severity of the sin of cheating people when weighing and measuring. People are often found guilty of under weighing merchandise and devising methods whereby their scales reflect a higher weight than it should. Allâh ﷻ reminds such people about the Day of Qiyâmah when they will realise their folly and pay for it. People should contemplate that the consequences of deceiving others and violating their rights shall have to be faced in this world as well as in the Hereafter. Muftî Shafî Saheb ρ writes, “If one cuts short people’s rights (by failing to perform duties imposed upon him or fulfilling the terms of agreement), he is also included in *tatfîf* (cheating). For example, if one is employed to work for a specific time, he

must work for that much time. If not, he is guilty of *tatfîf*. Generally people-even scholars-are negligent in this regard.

Hadrat Abdullâh ibn Abbâs ر has narrated that Rasulullâh ﷺ once addressed some traders involved in weighing and measuring. He told them that a number of previous nations were destroyed because of this profession (i.e. when they were dishonest). (Tirmidhî)

The nation of Hadrat Shuayb ؑ initiated the practice of cheating in weight and measure. They refused to desist from this practice despite his efforts to advise them. They were eventually destroyed when Allâh's punishment descended.

Hadrat Abdullâh ibn Abbâs ر has narrated that the sustenance of people who cheat in weight and measure decreases. (Muattâ)

The Shariah forbids giving a customer less than he is paying for. In fact, Rasulullâh ﷺ has instructed us to give a little more. He ﷺ once passed a person employed to weigh goods for a trader. Rasulullâh ﷺ addressed him, "Weigh and add to the weight." (Abû Dawûd, Tirmidhî)

Hadrat Abdullâh ibn Abbâs ر has narrated that Rasulullâh ﷺ said, "Five things are given in exchange of five." When the sahâbah ؓ inquired about the meaning thereof, Nabî ﷺ said, "Whenever a nation broke its agreements, Allâh ﷻ caused its enemies to overcome them. When a nation judged by any law other than that which Allâh ﷻ revealed, poverty became their lot. Whenever immorality and fornication became rife

in any community, Allâh ﷻ caused untimely death amongst them. Whenever a nation defrauded others by giving short measure, Allâh ﷻ destroyed their affluence and caused famine and starvation to overcome them. When people defaulted in paying zakât, Allâh ﷻ caused rains to be withheld from them.” (Tabrâni in Kabîr)

Mâlik ibn Dinar ρ says, “I once went to visit one of my neighbours who was in the last moments of his life. He cried out to me, “I see two mountains of fire! I see two mountains of fire!” Noticing his anguish, I asked, “What is this that you are saying?” He replied, “I had two measuring cups. I used the one for measuring when buying for myself and the other when I measured for selling to others. The first one was bigger than the one I used for measuring for others.” Malik says, “I took the two cups and started beating one against the other.” At this, the man exclaimed, “Stop. By beating the one against the other, you are causing my punishment to become even more severe.” In that condition, the man passed away.

One of our elders said, “Woe unto that merchant who because of one seed cast aside such a vast paradise which is greater than the heavens and the earth! Great is the sorrow of that person who because of one seed which he takes extra, buys destruction for himself!”

14.) Usurping properties of others: Rasulullâh ﷺ said, “Whoever takes another person’s land unjustly will be swallowed on the Day of Judgement to a distance of seven earths.” (Bukhârî) In another hadith, Rasulullâh ﷺ said,

“Whoever takes land unjustly will be forced to carry its soil on the day of Resurrection. (Ahmad)

15.) Khiyânat (misappropriation): Rasulullâh ﷺ said, “The signs of a hypocrite is three. When he speaks, he speaks lies; when he promises, he goes against his promise; and when he is granted a trust, he misappropriates.” (Bukhârî)

16.) Hoarding goods: Rasulullâh ﷺ said, “One who hoards goods is accursed.” (Ibn Majah) Rasulullâh ﷺ also said, “How evil is the person who hoards. If Allâh ﷻ lowers the prices, he becomes sad; and if Allâh ﷻ increases the prices, he becomes happy.” (Shuabul Imân)

## **CHAPTER 16: PERTINENT ADVICE OF NABÎ ﷺ**

1.) Iqâlah (cancellation of sales): Hadrat Abû Hurayrah ﷺ narrates that Rasulullâh ﷺ said, “If some-one takes back an item bought by a Muslim, Allâh ﷻ will forgive his sins on the Day of Judgement.” (Abû Dâwûd) Hadrat Abû Shurayh ﷺ narrates that Rasulullâh ﷺ said, “One who takes back something bought by his brother, Allâh ﷻ will forgive his sins on the Day of Judgement.” (Tabrânî)

It happens that at times a person buys an item in haste and later on wishes to return it as he realizes that he does not need the item, or he needs the money for something else. Therefore, if the purchased item is in its original condition and no fault is found in it, one should accept the return, as



there is great reward for doing so. Having boards stating “No refunds, no returns,” is highly inappropriate for a Muslim businessman.

2.) Investing in another property after selling one: Said ibn Hurayth η narrates that Rasulullâh γ said, “Whoever sells land or a house and does not invest the amount obtained there-from in something similar, will not be blessed herein.” (Ibn Mâjah)

3.) Closing a door of sustenance: Nâfi ibn Samurah η used to export goods to Syria and thereafter began exporting to Irâq instead. Once, he visited Aishah ι and informed her of what he had done. She ι questioned him about the reason for his action and thereafter stated that she heard Nabî γ saying that a person should not close a door of sustenance that has been opened for him, unless he is forced to do so due to unfavourable circumstances.” (Mishkât)

## **CHAPTER 17: BARAKAH (BLESSINGS IN BUSINESS)**

1.) Fulfilling rights of goods: Nabî γ said, ‘One who acquires goods while fulfilling its rights will find blessings in it, while one who acquires goods without fulfilling its rights will be like the one who eats but does not get full.’ (Muslim)

The meaning of fulfilling rights is to acquire it through permissible means, to discharge zakât, do qurbânî, not earn for the sake of pride, fame and showing off, and not spending

in unlawful and sinful avenues. One should not forget the farâidh and wâjibât of Allâh ﷻ in pursuit of wealth. If these are kept in mind, there will be blessings, otherwise there will be no end to one's problems and worries despite having wealth.

2.) Contentment: Nabî ﷺ said, "This world appears to be very lush and fertile. One who takes it with purity of the soul will have blessings in it, while one who takes it with *ishrâf* (greed and expectation) will not gain blessings in it. He will be like one who earns but does not fill his stomach. The giving hand is better than the one that receives." (Bukhârî)

3.) Treating family members well: Nabî ﷺ said, "One who desires abundance in sustenance and that he should be remembered after death should treat his relatives well." (Bukhârî)

4.) Abstaining from sin: Nabî ﷺ said, "A man is deprived of sustenance because of a sin which he commits." (Ibn Majah)

5.) Discharging zakât: Nabî ﷺ said, "One who discharges zakât on his wealth properly, its harm (i.e. theft, destruction, etc.) is removed." (Bayhaqi, Bazzâr) "Protect your wealth by giving zakât." (Tabrânî in Kabîr) "If a person's wealth is destroyed on land or sea, it is destroyed because of not having discharged his zakât." (Tabrânî in Awsat) "Wealth of zakât (that portion which was due to be given as zakât) destroys other wealth which is mixed with it." (Bayhaqî)

6.) Business in the early part of the morning (i.e. after sunrise): Nabî γ made duâ, "O Allâh, grant blessings to my ummah in the first part of the day." Sakhr η (the narrator) was a trader. He used to dispatch his goods in the first part of the day as a result of which he earned great profit. (Abû Dâwûd)

Nabî γ also said, "After performing Fajr, do not close the door of sustenance by sleeping." (Kanz) "Choose the morning to seek sustenance and fulfil your need, for there is blessings and benefit in the morning." (Bazzâr, Tabrânî) "Sleeping in the morning deprives one of sustenance." (Ahmad) Nabî γ prohibited sleeping before the rising of the sun. (Ibn Majah)

7.) Dhikr after Fajr: Nabî γ said, "To remain engaged in the remembrance of Allâh Ψ after the Fajr salâh till sun rises (and thereafter, engage in trade and commerce) is a greater source of sustenance, than to travel from one corner of the world to the other." (Kanz) Alî η narrates that Nabî γ forbade buying and selling before sunrise. Thus, a person should utilize this time for acquiring his spiritual sustenance which is dhikr, tilâwat, etc.

8.) Istighfâr: Nabî γ said, "The person who will make istighfâr in abundance, Allâh Ψ will grant him salvation from all difficulties, freedom from worries and will grant him sustenance from where he never imagined." (Abû Dâwûd)

9.) Unnecessary praising: Nabî γ said, "Earnings will be pure when the trader has four qualities: 1) the buyer does not

criticize the goods he is buying 2.) the seller does not (unduly) praise the goods he is selling 3.) he does not deceive in the sale 4.) he avoids taking oaths under all circumstances.” (Asbahâni)

10.) Salâh on its time: Allâh ﷻ states, “Command your family members to perform salâh and be steadfast also. We do not ask you for sustenance. We sustain you. The good outcome is for the pious.” (Tâhâ)

11.) Salâm when entering the house and Surah Ikhhlâs: Sahl ibn Sâd ر reports that a person came to Nabî ﷺ and complained about poverty and difficulty in earning. Nabî ﷺ said to him, “When you enter your house, make salâm whether there is someone present or not, send salâm unto me and read Surâh Ikhhlâs once.” The person did as he was told as a result of which Allâh ﷻ granted him so much of sustenance that he began spending on his relatives and neighbours.” (Al Qawlul Badî’)

## CHAPTER 18: EMPLOYMENT

There is a difference of opinion as to which means of earning a livelihood is best. The following is according to the view of Shaikul-hadîth Moulanâ Zakariyyâ Saheb ر:

1.) Being occupied with such work where one serves the dîn is the most virtuous. Nabî ﷺ said, “The most worthy remuneration is that given for the Qurân.” The main condition is that the object of the person is to serve dîn and not earn money, accepting money only as a last resort and

out of need. This was the system of the ulamâ of Deoband. They considered their service to dîn as their primary objective and looked upon the salary as a gift from Allâh ﷻ. For this reason, if a person receives a certain amount for teaching in one place, and is offered a higher sum for teaching in another madrasah, he should never leave the place he is serving. Our elders were extremely steadfast on this principle.

2.) Trade and business is the next best. The main reason for this is that the trader is the master of his own time. He is thus, also able to serve dîn through teaching, studying and conveying the message of Islâm in spite of also being involved in trade. Apart from this, there are numerous ahâdith wherein the virtues of trade are expounded. Nabî ﷺ is reported to have said, "Nine tenths of sustenance is derived from trade and one tenth from livestock breeding." (Sharhul-Ihyâ) Amongst the sahâbah, Hadrat Abû Bakr, Umar, Uthmân, Khadijah, Zubair ibn Awwam, Abdur Rahmân ibn Awf, Sa'd ibn Aziz, Talhâ ibn Ubadulâh ؓ were all traders before and after the advent of Islam.

Umar ؓ said, "I advise you to trade, so that these red ones (non-Arabs) do not become an obstacle for you in your worldly affairs."

Once, Umar ؓ visited the marketplace. He noticed that the majority of traders were foreigners and ordinary people. This saddened him and as a result he said that which is quoted above. Some-one remarked, "But sire, Allâh ﷻ the conquests of lands and the arrival of booty has made us

independent of trade for our needs. Umar η replied, “If you are going to discard trade as a profession, you will find that your men will be in need of their men, and your women will be in need of their women.” (Al-Madkhal) Allâmah Kattânî ρ says, “The prophecy of Umar η regarding the future of this ummah proved to be absolutely true. When Muslims gave up trade and commerce as a profession, others took it up and controlled the business world to such an extent that the entire ummah came to be in need of others. For everything, i.e. from the most insignificant to the most important, they had to be dependent upon others.”

3.) Agriculture is the next best after trade. Nabî γ said, “Should a man plant a tree or busy himself with farming; and a person or animal eats thereof, that shall be an act of charity for him.” In Muslim Sharîf, there is an addition, “And if anything thereof gets stolen, it shall be considered as sadaqah.”

This is also one form of continual charity (sadaqah-jariyah). Mûsa bn Uqbah η narrates that Rasulullâh γ once said, “The best business is agriculture and breeding of goats. This is the way of the ambiyâ υ. The farmer is rewarded for whatever he produces whether directly by his actions or indirectly, so much so that even when birds, ants and other insects eat from the produce, he is rewarded.” “Any Muslim who plants a tree or vegetation, will be rewarded for every bird, human or animal that eats therefrom.” (Bukhari)

4.) Labour – This includes skilled labourers like doctors, plumbers, electricians; as well as unskilled labourers.

## CHAPTER 19: SHOPPING CENTRES

Many ahâdîth prove that Nabî γ did in fact visit shopping centres in times of need, and he personally engaged in purchasing goods. This was one of the objections raised by the polytheists against Nabî γ. They argued that a messenger of Allâh Ψ should have no need to visit the market places or eat food, but should rather be an angel. Allâh Ψ revealed a verse stating that all the past messengers also ate food and visited the shopping areas. This consoled Nabî γ.

On the other hand, Nabî γ said, “The most beloved places to Allâh Ψ are the masâjid and the most despised places are the shopping centres.” (Muslim) Among permissible places, these areas are most despised because generally the people there are completely unmindful of Allâh Ψ. Discussions revolve around worldly matters. For necessities, one may go to the shopping areas to purchase his needs. However, to unnecessarily frequent these places is makrûh, more-so for ulamâ and religious leaders of the community as mentioned by Allâmah Qurtubî ρ. He further states that if the need arises, he could visit the bazaar but should not eat there, as it does not befit his position.

A few important matters to be adhered to at the marketplace:

1.) Salâh: Allâh Ψ states, "They are such men whom neither trade nor commerce diverts them from the remembrance of Allâh, the performance of salâh and the giving of zakât. They fear a day in which the hearts and eyes will be turned." (Nûr) This verse shows that the pious believers are those who are not distracted from dhikr and salâh by their engagement in trade. They will not give preference to any worldly benefit over these acts of worship. Ibn Umar η once passed the marketplace when the time of salâh was close. He saw the shopkeepers closing their doors and proceeding for salâh. He remarked, "It is with regard to such people that the Qurân declares." He then read the above-quoted verse.

2.) Remembrance of Allâh Ψ : Imâm Mâlik ρ says, "It has reached me that Rasulullâh γ used to say, "One who makes dhikr in the place of heedlessness (the marketplace) is like the one who remain steadfast on the battlefield and continues fighting, contrary to that person who flees from the battlefield. Similarly, one who makes dhikr in the place of heedlessness is like a green branch on a dried out tree." (Shuabul-Imân) Another narration states, "One who makes dhikr in the place of heedlessness is like an extremely bright lamp in a dark house. One who makes dhikr in the place of heedlessness is shown his place in Jannah while he is in this world."(Ibid) Alqamah ρ narrates that Nabî γ said, "The action most liked by Allâh Ψ is *subhatul-hadîth*." When I asked him what it means, he ρ replied, "When everyone is occupied in talking, this person remains engaged in the dhikr of Allâh." (Tabrânî)



Abdullah bin Abbaas τ reports that Rasulullâh γ said, "Is anyone of you unable to recite ten verses from the Qur'ân when he returns from the marketplace due to which Allâh Ψ will record for him one good deed for each verse that he recites?" (Tabrâni)

Umar τ narrates that Nabî γ said, "Whoever recites these words in the marketplace will receive a million rewards, a million sins will be forgiven and a house will be built for him in Jannah." (Tirmidhî)

لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ لَهُ الْمُلْكُ وَ لَهُ الْحَمْدُ يُحْيِي وَ يُمِيتُ وَ هُوَ حَيٌّ  
لَا يَمُوتُ بِيَدِهِ الْخَيْرُ وَ هُوَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ

Abû Qilâbah ρ states, "Two men met in the marketplace. One said to the other, "Come, let us seek forgiveness from Allâh Ψ in the place where people are unmindful." They did so. After a while one of them passed away. The other saw him in a dream. The deceased said to him, "I know that Allâh Ψ forgave us the day we met at the marketplace." (Ibn Abid Dunyâ)

3.) Rights of the road and market place: Abû Sa'îd al-Khudrî η narrates Rasulullâh ρ said: "Abstain from sitting on the roads." The Sahâbah φ replied: "O Messenger of Allâh! There is no way out for us because this is where we sit and have our discussions." Rasulullâh ρ said: "If you have no alternative but to sit there, then fulfil the right of the road." The Sahâbah φ asked: "What is the right of the road, O Messenger of Allâh?" He replied: "Lowering the gaze, removing harmful objects, replying to a greeting, enjoining good, and forbidding evil." (Bukhâri, Muslim)

4.) Counter the effects of music and futility: Listening to music is prohibited. However, if it is played in the market places, and one has no choice, he will not be sinful. The higher level is to abstain from even hearing it as it has an effect on a person. Hadrat Nâfi ρ narrates that Hadrat Ibn Umar η once heard the sound of a flute being played by a shepherd. He placed his fingers in both his ears and turned his conveyance from the path. He then continued to ask, “Can the sound be heard?” until I said to him, “Now no sound can be heard.” He then removed his fingers from his ears and came back on that path. He then said, “I saw Nabî γ doing the same when he heard the sound of the shepherd’s flute.” (Abû Dâwud) To do this action is not compulsory, but shows the level of taqwâ of Ibn Umar η. The effects of music should be countered with dhikr and tilâwat of Quran. A narration from Anas η states, “Music and futile actions create hypocrisy in the heart just as water gives rise to crops. The dhikr of Allâh Ψ and tilâwat of Quran gives rise to îmân just as water gives rise to crops.” (Daylamî)

5.) Stay therein according to necessity: Nabî γ said, “Shaytân takes his flag in the morning, and enters the shopping centre with the first person proceeding to it, and returns in the evening with the last person leaving it.” (Ibn Majah)

“Do not be the first one entering the shopping centres and the last one leaving it.” (Majma)

“The most beloved places in the sight of Allâh Ψ are the masâjid and the most despised places are the shopping centres.” (Muslim)

## CHAPTER 20: UTILIZING WEALTH

It is permissible to utilize money in the following four ways. One should however not become too pre-occupied in items of comfort and beautification. (No. 3 and 4)

1.) Dharûrat – Necessities. This refers to such items whose absence will cause harm if not used e.g. basic food (like bread and water), basic shelter, and basic clothing (which covers the private parts).

2.) Hâjat - No harm will be caused by its absence, but it will be difficult to live without it e.g. gravy with bread, a house, and clothing to cover the rest of the body, a car.

3.) Âsâish – There is no need for it but one utilizes the object for comfort e.g. a comfortable car, appliances in the kitchen.

4.) Âraish – These are items of beauty, the object being to please oneself e.g. smart clothing, beautifying one's house by tiling and painting it.

One should not utilize one's money on the following:

5.) Numâish – Buying something to show off to others. Nabi γ said, "Whoever wears clothing for show, Allâh χ will make him wear the clothing of disgrace on the Day of Judgement." (Ahmad, Abû Dâwud, Nasaî)

Note: The difference between number 4 and 5 is based on intention. One should consult with one's spiritual guide for directions in these matters.

6.) Isrâf – This means to spend beyond the level of need on an occasion where it is permissible to spend e.g. in waleemahs, da'wats (invitations). Allâh χ states, "Eat and

drink and do not waste.” (Isrâ) Saîd ibn Jubayr ۱ narrates that Rasulullâh ۛ forbade squandering wealth.” (Ibn Abid-Dunyâ) 7.) *Tabdhîr* means to spend wealth in sin or in some unsuitable place e.g. in gambling, haraam food. The Qurân refers to these people as the brothers of Shaytân. Mujâhid ۞ has stated, “If someone spends everything he has for the sake of the truth, it is not *tabdhîr*, and should one spend even one *mudd* (half kilo) on what is improper, then that is *tabdhîr*.” (Mahabbat-ilâhiya)

## CHAPTER 21: GIFTS

84

All the ambiyâ ۛ accepted gifts. The difference between charity and gifts is that the prime object of giving a gift is to please the person, and receiving a reward is secondary; whereas the prime motive for giving charity is to receive the reward, and pleasing the person is secondary. Nabî ۛ encouraged the exchanging of gifts. He ۛ said,

\* Exchange gifts with each other, it will increase mutual love. (Musnad Abû Ya’lâ)

\* Give and accept presents of food, your sustenance will be increased through it. (Jâmius Saghîr)

\* Exchange gifts, as it removes malice. (Jâmius Saghîr)

\* A gift is sustenance from Allâh ۞; whoever accepts it is accepting from Allâh ۞; and whoever rejects it is rejecting from Allâh ۞. (Kanz)

\* If anyone receives anything from his Muslim brother, without having coveted it or asked for it, he should accept it as it is sustenance from Allâh ﷻ. (Hakim, Ibn Hibbân)

\* O women, confer gifts mutually, even if you have nothing to give but the trotter of a goat, as gifts create love and dispel malice. (Majmauz Zawâid)

A few important masâil regarding gifts:

- 1.) Gifts can be accepted from non-Muslims.
- 2.) It is preferable for a woman to take permission from her husband when giving gifts even if it is from her own wealth.
- 3.) The condition for a gift being valid is that one has to take possession of the item. Verbally telling him without handing it over will not be correct. The item will still be considered to be under your ownership. Once he takes possession of it he will become its owner. If anyone gives a house, he must remove all his belongings and he himself must emerge from it and then hand it over for the gift to be valid.
- 4.) Two persons purchased material or a house and each one paid half for it. As long as they do not divide it, it is not permissible for any of them to give his share away to a third person.
- 5.) You gave R10 to two persons and told them to take half each. This is not correct. Instead, you should divide it in half and then give it to them
- 6.) If an immature boy or girl give their possession to someone, this will not be correct. It is also not permissible to take anything that they give. Remember this *mas'ala* well because many people are neglectful in this regard.

7.) When anything is given to a child on some occasion, the purpose and object is not to give the child but to gift his parents. All those gifts are therefore not the possession of the child. Instead, the parents are its owners and they can do whatever they wish with those gifts. However, if a person gives an item specifically for the child, he will be its owner. If the child has reached an age of understanding, it is sufficient for him to take possession of the item himself. Once he takes possession of it, he will be its owner. If the child does not take possession of it or is incapable of doing so, then the guardian's possession of it will suffice for the child becoming its owner.

8.) When wishing to give anything to your children, ensure that you give it equally to all your children. Sons and daughters should be given equally. If you give one of your children more than the others due to some necessity, there is no harm in this. However, you should not have the intention of causing harm to the one whom you gave less to.

9.) Anything that belongs to an immature child should only be utilised by him. It is not permissible for anyone, even the parents to utilise it for their personal purposes, or for any of the other children.

10.) An item is given apparently to the child but the actual purpose was to give it to the parents. However, the person gave it in the name of the child as he considered the gift to be insignificant. That item will be considered to be in the ownership of the parents. They can utilise it as they wish. If the gift was given by the wife's relatives, it will belong to the

wife. If it was given by the husband's relatives, it will belong him.

11.) You sewed a set of clothing or made a set of jewellery for your immature child. That child will be its owner. It will not be permissible to give that clothing or jewellery to any other child. It should be given to the one for whom it was made. However, if at the time of making it, you clearly stated that this item belongs to you and that you are merely loaning it to this child, the item will belong to you. It is the habit of many elder sisters and also mothers to borrow a scarf and other items from their immature sisters or daughters. It should be noted that it is not permissible to borrow such items even for a little while.

12.) Just as an immature child cannot give any of his possessions to anyone, similarly the father cannot give any of the possessions of his immature child to anyone. If the parents give any of the possessions of the child to anyone or lend it to anyone, it will not be permissible to accept it. However, if the parents have a severe need for it on account of poverty and cannot obtain it from anywhere else, then it will be permissible for them to take an item that belongs to the child.

13.) It is not correct for the parents to loan the wealth of the child to anyone. In fact, it is not correct for the parents themselves to borrow the wealth of the child.

## **CHAPTER 22: ISLAMIC SYSTEM OF ECONOMICS**

Generally, an economic system comprises of the following four basic principles:

1. Determination of Priorities
2. Allocation of Resources
3. Distribution & Income
4. Development

Socialism and Capitalism are only economic systems. They do not represent a complete way of life whereas Islam is not only about economics. It is a complete way of life. Allah says, "This day I have perfected your religion for you and completed my favour upon you and I am pleased with Islam as your religion." (Maaidah verse 3)

Islamic Economics is just one facet of Islam, whereas Socialism and Capitalism are complete within themselves. In spite of the variance between the two systems, the economic system of Islam is complete, comprehensive and perfect as it is a system designed by the Perfect – Almighty Allah.

Consider the following:

In a Socialist system, the above four are under the total control of the central Government and every citizen is an employee of the state. The Government decrees what the priorities of the day are and thus they divert the money and capital towards those priorities which they deem fit. If the Government sees that the needs of the country lie in certain areas such as scientific research, they will apply the above-mentioned four principles to acquire the desired goal that they had set in the scientific field. They will allocate a certain percentage of the country's resources to that industry. They will then distribute the work force to try to acquire the



desired goal of that specific venture and similarly distribute the gains and income among the workers according to the rate they feel appropriate. Finally, they dictate the amount of funds needed for further development of that venture and re-invest the gains therein. In brief, the central Government is in total control of the entire economic process leaving no opportunity for the layman to individually prosper in business.

In a capitalist system, there is total liberty for every citizen. There are no restrictions and rules from the side of the Government to inhibit the freedom of trade. Every citizen has the opportunity to increase his wealth through business. This is a much better system than a socialist system. However, this system also has its deficiencies. The Capitalist system has no boundaries of morality and ethics in trade. One person can virtually financially enslave the masses in shackles of debt without any recourse from the side of the Government for the oppressed and enslaved masses.

The Islamic system varies greatly from both of these systems. It offers the freedom of trade of the Capitalist system but with a system of ethics and principles that govern every type of transaction. These principles are designed by Allah to safeguard the interests of every person and to safeguard the people from financial oppression and injustice. There is no other system that can match the Islamic system in terms of equality, fairness, humanity and morality. One will only be able to understand the beauty of the Islamic

system of business and trade after studying it in depth and comparing it with the other modern systems.

## **CONCLUSION – THE REALITY OF LIFE**

Imâm Ghazâlî σ writes, “Remember that the life of this world is mere play, amusement, beautification, competing with one another and trying to increase one’s wealth and children. All destructive, harmful sicknesses are created from these actions e.g. pride, malice, jealousy, ostentation, hypocrisy, boasting, competitiveness, love of the world and love for praise. When an enthusiasm is created within man to correct and beautify his worldly life, he becomes so engaged in short-term works like business, trade, farming, and manufacturing that he finally becomes completely unmindful of his origin and final abode, his internal and external is only focused towards the worldly attractions, the heart becomes occupied in love of this world and the physical body in its development, whereas the world is a provision for the hereafter.

The purpose of the world is for the traveler to the hereafter to easily complete his journey. However foolish and idiotic people have made it their actual aim and objective, and they have fallen into its pre-occupations and its attractions in such a manner that they have completely forgotten the future. The example of such people is like a person who sets out for Hajj. When reaching the main road, he becomes pre-occupied in feeding his horse grains and grass, and in

fattening it. He remains alone in the jungle and the caravan leaves him behind. The object for which he set out i.e. hajj is not fulfilled. The end result is that the wild predatory animals of the jungle will tear his fat conveyance to pieces, and he will become a mere morsel for them.

Remember that this world is a farm for the hereafter and a pathway towards it. Your conveyance is your body made of sand, with which you are traversing towards the hereafter. Therefore use food, drinks and other necessities according to need. Whilst engaged in your necessary goods for the journey, plant those seeds which you will be able to harvest in the hereafter, where you can thereafter live forever in comfort. If you are entirely occupied in fattening and overseeing your conveyance i.e. your body, then your caravan will leave you behind and you will not reach your destination.

## **DIFFERENT TYPES OF TRAVELERS TO THE HEREAFTER**

The example of the different groups traversing to the hereafter is that of people who boarded a boat. It moved until it came to an island. The captain allowed the passengers to alight from the ship to fulfill their needs. He however warned them of dangers lurking there and informed them that the

ship would be departing after a very short time. The people descended and spread out.

One group completed their necessary needs and immediately returned. They did not feel it appropriate to waste time. On returning they found the ship to be empty. They thus chose the best place in the ship, according to their liking and settled there.

Some stood looking at the flowers, lights, amazing stones and beautiful springs. They enjoyed listening to the singing of the birds. However they quickly came to their senses and returned to the ship. They found the place to be straitened. The spacious and beautiful places were already taken by the first group. Thus they sat in this restricted place with a bit of discomfort.

A third group became enamored with the temporary beauty of this island. Their hearts refused to budge from the beautiful pearls and wonderful stones. They thus loaded them on their backs and carried them back to the ship. They found the ship to be filled. There was no place for them to sit, nor any possibility of keeping this unnecessary weight. They were rendered dumfounded. On the one hand, they were not prepared to throw away these stones, and on the other hand there was no seating place. With great difficulty, they managed to squeeze into a tight place, carrying their heavy weight on their heads. Think for yourself what will happen? Their backs will ache, their necks will throb and only their

hearts will be able to elucidate with what difficulty they are passing their time.

The last group became so captivated and mesmerized by the entrancing splendor of the island that they completely forgot the ship and their journey. They became pre-occupied with smelling the flowers and eating the fruits. Their minds did not even go towards their destination as well as the danger of becoming a morsel of wild animals. When they eventually returned to the shore, they found that the ship had departed without them. They stood at the shore looking at their companions with eyes of great sorrow. The carnivorous animals of the island attacked them and tore their beautiful bodies to pieces.

---

These are the different categories of people with relation to this world and the hereafter. Ponder: In which category are you?

Haḍrat Abû Hurayrah η narrates, "Once Rasûlullâh γ said, "O Abû Hurayrah, should I show you the (reality of the) world?" I replied, "Yes." Rasûlullâh γ took hold of my hand and proceeded to a rubbish dump. Lying there were skulls of people, excreta, tattered and torn clothing as well as bones. Nabî ρ remarked, "O Abû Hurayrah, these skulls used to possess hopes as you do. They were covetous just as you are. Today, they are bones without any skin. Soon they will become dust. This excreta is the different types of delicacies they used to consume. They cared not from where they earned them, whether it was *halâl* or *harâm*. Today this same

food has been expelled from their stomachs. This food now gives off such a stench that people scurry away from it. These tattered rags were their adornments and clothing. Today, the wind is scattering it away. These bones were the bones of their conveyances upon which they used to travel around cities fighting and waging war. Whoever wants to cry over the world, then let him do so." (Ibn Abid-Dunyâ, mursal narration from Hasan ٩)

Once the reality of the world was exposed to Isa  . He saw her in the form of an old, ugly lady wearing different types of beautiful jewellery and clothing. He asked her, "How many people have you married?" she replied, "I cannot count them." He then asked, "Did they divorce you or did they die?" She replied, "In fact I killed every one of them." Isâ   then remarked, "Woe to your remaining husbands! Why do they not take lesson from your past husbands?"

O Muslims! Be intelligent and take heed! The world is very disloyal. Abstain from it. Its magic is more effective than that of *Hârut* and *Mârût* (two angels who were sent to teach magic). If you have to eat barley bread with salt and wear clothing of inferior material, and live in this manner, then rather do so, and be concerned of your life in the hereafter.

### **DESIRE FOR THE WORLD WILL NEVER END**

Some people are deceived into thinking that no matter how involved they are in the world, their hearts are completely void and free of the world. Remember that this is a satanic

whispering. Nabî p said, "The example of the person of this world is like one who walks on water. Is it possible for the one who walks on water not to wet his feet?" (Shuabul Imân) If you become a seeker of the world and are always engaged in earning more than necessary, then definitely you will always be perplexed and worried. Very easily you will lose your religious bearings. Remember that seeking of material things never comes to an end. The desire for it continues increasing. The example of the world is that of the salty water of the ocean. The more one drinks, the more thirsty will one become. If being totally absorbed in that which you will have to leave someday does not cause you grief, then what else will happen? The world is like a snake. It is soft to the touch, but it possesses a poisonous and destructive poison in its mouth. Departing from this disloyal place is definite. Thus being pleased on attaining it and being sorrowful when losing a portion of it, is foolishness. To regard the world and its adornments to be a source of attaining satisfaction of heart is extreme foolishness. How can one have contentment in such a place where one will not reside forever?

### **THIS WORLD IS A GUEST HOUSE**

This world has been likened to a house prepared and beautified by a host for his guests. When they enter, he places in front of them a tray filled with flowers, fragrances and perfumes. It is obvious that the object of the host is that his guests smell the beautiful fragrances, and then pass it to the other people so that they also benefit. His desire is not that

one guest should take possession of them. If a person is unaware of the etiquettes of the gathering and takes the plate to be his, placing it under his arm and going away, then all the people in the gathering will laugh at his foolishness and mock him. Eventually, the owner will forcefully snatch away from him this tray and place it before another. You can well imagine the sorrow of this person.

In a like manner, this world is a guest house of Allâh ﷻ for those travelling to the hereafter. Allâh ﷻ wants the travelers to the hereafter to benefit according to necessity, just as one benefits from a loaned item and fulfils his need. Thereafter, he happily hands it over to the next person, and reaches his destination. Keeping the heart attached to loaned things will lead you to extremely sadness and embarrassment at the time of departure from this world.